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That traditional bar of ours will be set up this year in a parlor in the Conrad Hilton Hotel. The spigots are designated "Pimms No. 1," "Pimms No. 2," "Scotch" and "Bourbon." If you aren't familiar with "Pimms," we won't tell you what it is—just try it!

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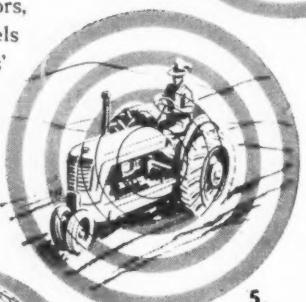
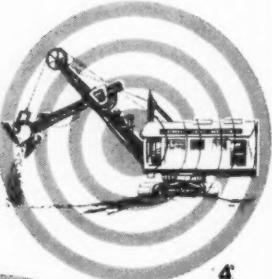
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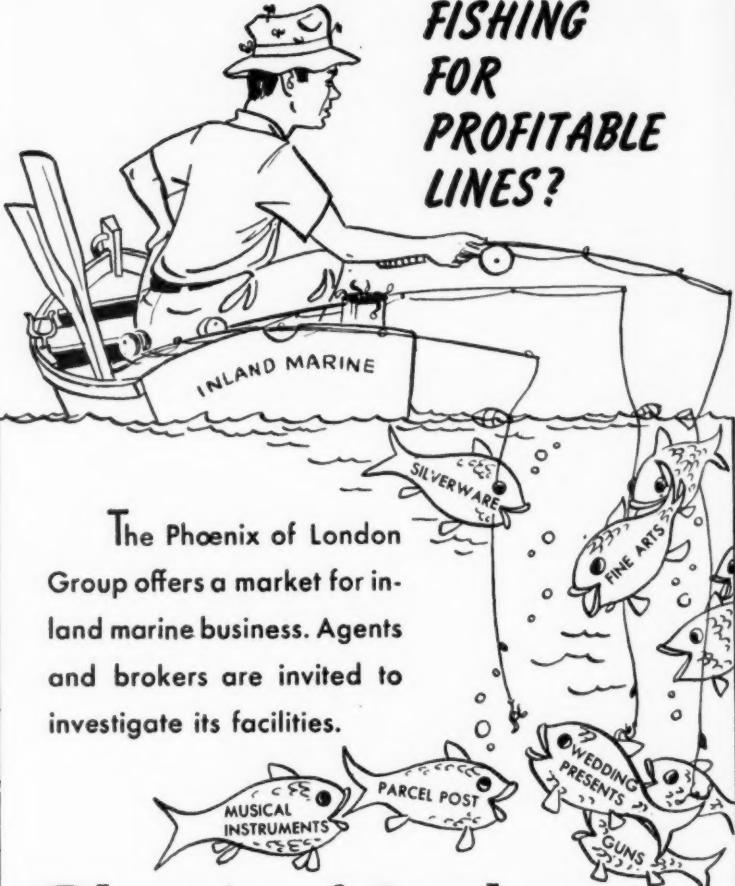
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# The NATIONAL UNDERWRITER

The National Weekly Newspaper of Fire and Casualty Insurance

58th Year, No. 39  
September 30, 1954

## Malcolm G. Young Named CPCU Head at Annual Meet

Seminars, Conferment  
Highlight Chicago Card  
on 10th Anniversary

National CPCU Society at its annual meeting being held in Chicago Sept. 29-Oct. 1, today elected Malcolm G. Young, superintendent history department, Zurich, Chicago, president. He succeeds Deane W. Merrill, managing partner, Thomas Merrill & Co., Newark. Named vice-presidents were William V. Hall, San Francisco broker with Emmett & Chandler, and M. L. Landis, counsel, Central Mutual of Ohio. The new treasurer is James Wilson, Jr., assistant to resident vice-president of Lumbermen's Mutual, Philadelphia, and G. E. Myers, Chicago broker with W. A. Alexander & Co., is secretary.

A commemorative keynote of the rally which is being attended by some 700 persons was brought out at the first luncheon on Sanford H. Lederer of Stewart, Keator, Kessberger & Lederer, Chicago, general chairman of the meeting. He outlined the rapid growth and progress of the organization since its founding in 1943 from six people to some 1,200 at the present time, and the educational opportunities available for the members and the fire and casualty industry in general. At the speakers' table were the presidents of all the local chapters.

Following the usual custom, there were numerous seminars of which William H. Rodda of Transportation Insurance Rating Bureau of Chicago, is chairman. According to Mr. Rodda, the seminars are recognition that attainment of the CPCU designation is not intended to be the end of education. He noted that one of the purposes for which the society was formed was, "To conduct seminars and other educational projects which will assist members of the society in their professional development." The members believe that professional development is a process which must be continued throughout the entire business life of those who are engaged in the insurance business.

The objectives of the seminar committee in arranging the annual meeting program included at least three requirements. The topics to be discussed must be of current interest so that they will benefit the participants in the seminars and will also provide information of value to the entire insurance business. The second is to avoid duplication of research already under way in other fields, and the seminars also make possible a record of material which is not otherwise compiled.

To make it possible for a large portion of the membership to take part, Mr. Rodda pointed out that in the general sessions where the full member-

## Hour by Hour Program Given for NAIA Convention in Chicago Oct. 4-6

The hour-by-hour program for the annual convention of National Assn. of Insurance Agents in Chicago Oct. 4-6 has been completed. The executive committee will begin its deliberations on Sept. 30 and these will run through Oct. 3.

At 9 a.m. Oct. 4 National Board will present "The Wind and the Fury", a film on tornado damage, with an introduction by J. Wendell Sether, public relations manager of National Board, in the grand ballroom. Mr. Sether also will outline the board's new advertising program which stresses the role of the local agent.

At 9:30 E. J. Seymour, Monroe, La., president, will open the first general session in the grand ballroom. Edwin P. Simon, president of Chicago Board and general convention chairman, will issue the welcome and Mr. Seymour will recognize past presidents. He will then give the report of his administration, after which the meeting will consider proposals for constitutional amendments.

The territorial conferences will be held at 11 a.m. Eastern, south ballroom, J. Vernon Coblenz, Frederick, Md., chairman; Far West, west ballroom, Harold B. Larson, Portland, Ore., chairman; Midwest, grand ballroom, Howard N. Fullington, Wichita, chairman; Rocky Mountain, room 3, third floor, George W. Thatcher, Colorado Springs, chairman; and Southern, north ballroom, Robert E. Bobo, Sr., Clarksdale, Miss., chairman.

At 2 p.m. National Board of State Directors will hold an open session in the north ballroom with President Seymour wielding the gavel.

Monday night is open.

At 8 a.m. Oct. 5 educational division will hold a breakfast for local and state association secretaries and managers in the west ballroom. Ernest F. Young of Charlotte, N. C., is the chairman.

At 9:30 Mr. Seymour will preside

over a sales forum. William W. Ellis, agency supervisor of Aetna Casualty, will sound the keynote for the forum with his talk on "Signposts on the Road to Successful Selling". H. Herbert Corson of Nashville is moderator of the discussion of sales opportunities. J. Kenneth Cormack of Providence, chairman NAIA fidelity and surety committee, will talk on "There's No Business Like Bond Business"; H. W. Mullins, Rockford, executive vice-president of Illinois Assn. of Insurance Agents, on inland marine as a field for professional insurance serv-

(CONTINUED ON PAGE 32)

## NYFIRO To Test N. A. Decision in Court

New York Fire Insurance Rating Org.'s governing committee has voted to "institute judicial proceedings" in connection with the North America decision on partial subscription. Recently Joseph F. Murphy, deputy insurance superintendent of New York, ruled that under state law North America has the right to file independent rates on the dwelling classes but continue as a subscriber to NYFIRO for other classes, and to use NYFIRO's rates, town grades, etc., in doing so.

The governing committee of NYFIRO has unanimously voted to authorize its special committee on this matter to proceed forthwith to devise a program in conjunction with counsel "to institute judicial proceedings to protect the property and other rights of this organization" in connection with the Murphy decision. It will also act similarly in connection with any filings that may be made by other insurers in violation of the rights of the organization.

The special committee was to report to the governing committee Oct. 6, and there will be a membership meeting Oct. 7 on this subject.

## Late News Bulletins . . .

### Peerless Casualty to Issue Shares

Peerless Casualty has filed with SEC a certificate for registration of 170,000 additional shares, an action which previously had been voted. The new stock will be issued one new share for each two now held. There are 340,000 shares of \$5 par outstanding.

The offering price has not yet been determined, but the previous capital increase was at \$16.50 per share and two previous increases at \$15. The money from the new capital issue will go to surplus. Written premiums have increased from \$6.6 million in 1950 to about \$12 million in 1953. Peerless owns United Life & Accident.

### Discovery Bond Gets Ill. Approval

The Illinois insurance department has approved as of Sept. 27 an amendment to London Lloyds bankers blanket bond scale of rates to provide for the use of discovery riders which change the bankers blanket bond form of 1946 from a "loss sustained" to a "discovery" basis. The amendment provides for use of two discovery riders, one to be used where the blanket bond is written

(CONTINUED ON PAGE 36)

## WUA Celebrates Its 75th Anniversary in High Style

Birthday Meeting  
Features Skit; New  
Movie Introduced

By JOHN C. BURRIDGE

WHITE SULPHUR SPRINGS, W. Va.—The 75th anniversary meeting of Western Underwriters Assn. was conducted here this week in a style appropriate to the significance of the occasion. Manager Edward H. Born and his staff saw to it that the record attendance of nearly 250 members, wives and guests not only enjoyed

themselves but at the same time received a measure of background by which to evaluate the importance of the oldest fire insurance company regional trade association in the U. S.

A number of those who have become veterans of WUA functions said this meeting marked a new high. Uniform Printing & Supply Monday evening was host at a reception at which an unusual feature was the taking of color movies of the guests as they came in the door. Tuesday night was the WUA anniversary banquet, marked by the cutting by President Leonard Peterson of Home of a huge birthday cake which was wheeled into the dining room following an elaborate illuminated cutout bearing the words "1897-WUA-1954."

For possibly the first time since WUA was organized in 1897, a session was opened to the wives of members, who were invited to witness a highly entertaining skit depicting the earlier days of the organization. The greatest interest in this presentation lay in the fact that the actors, prominent WUA members, quoted from the record. Everything they portrayed was historically accurate.

P. S. Beebe, Hartford Fire, had the leading role as George F. Bissell of Hartford. Because it was the practice of WUA in its early days to keep its transactions deeply secret, members were known by number. And Mr. Beebe's actual characterization was of #102. Others in the cast, all of whom indicated a surprising talent seldom thought of in connection with insurance, were C. N. Mullican, Jr., Fireman's Fund; C. L. Day, North British; Lloyd W. Brown, Loyalty group; C. L. Zook, National of Hartford; J. G. Peterson, Aetna Fire; L. A. McIntyre, Springfield F & M; Herman P. Winter, America Fire, and Frank L. Ludington, Atlas.

The presentation was in the form of

(CONTINUED ON PAGE 25)



Leonard Peterson

## Chubb & Son Issue Package Form for Apartment Dwellers

Chubb & Son, managers of Federal, Sea and Vigilant, have devised a new package form to meet the insurance needs of the apartment dweller, and New York has approved it. It will be filed in other states as time goes on.

The new tenants insurance policy, or TIP, is aimed to reach the mass market in the apartment field, a market which Chubb & Son believes has been pretty much overlooked in packages and forms developed in recent years for the dwelling owner.

In general TIP affords coverage against the perils insured in fire, extended coverage, additional EC, theft and comprehensive Personal liability. It covers malicious mischief, water damage, damage from rain, snow, ice sleet and freezing, and from falling trees or limbs; earthquake; fracturing, cracking, burning or bulging, rupture or bursting of steam boilers or hot water heating systems. It covers sudden collapse of the building. It insures against theft.

It provides 10% off premises coverage of household and personal property away from the premises. This feature can be applied to the property of guests or servants in a temporary residence.

A special feature is all risk physical loss or damage to personal baggage and contents therein when away from the premises specified, subject to the 10% limitation.

Another feature is coverage of improvements and betterments.

(CONTINUED ON PAGE 33)

The contents are defined to include property of named insured, member of his family residing with him, and property purchased on an installment plan or property for which insured may be liable.

There is a \$20 deductible applicable to all physical loss except losses occasioned by fire or lightning, and recovery on jewelry and furs is limited to \$1,000, on securities and manuscripts to \$500 and on money to \$100.

The policy is for use only by insured who occupy an apartment for residential purposes. Apartment includes garden types, those in clubs and hotels, on office buildings and, of course, in apartment houses. It cannot be used for risks rated as store or dwelling or seasonal apartments.

The policy may be written for three years at 2.5 times the annual rate. Insured may pay for the policy in annual installments, the first being one-third of the three year prepaid premium plus 10% of this third, and the second and third to be one-third of the three year prepaid premium.

The physical loss section covers only contents of the described premises and cannot be endorsed to cover contents at additional locations, nor may additional coverages, such as specific insurance on fur or jewelry, be endorsed to the policy. Chubb & Son have sought to keep the form simple.

However, while CPL is for \$10,000 with \$250 medical, these limits may be increased up to \$300,000 and \$1,000 respectively.

The annual minimum premium is \$25 subject to the term discount, and credit for the pickup of existing insurance cannot be used to reduce the premium below this minimum.

Rating too has been kept simple.

## Planks in N.Y. Pledge Solution to Problem of Auto Uninsured

NEW YORK—The platforms of both the Republican and Democratic parties in New York, which they have constructed for use in the November election for governor, contain planks pledging effort to solve the problem of the financially irresponsible motorist. The wording of the Republican plank indicates that the leaders in that party may favor broadening of the present financial responsibility law to eliminate the first bite. In other words, the automobile driver would have to have some evidence of financial responsibility at all times, including the time before an accident.

The Democratic plank reads: "We hold that those who travel our streets and highways are entitled to protection against financially irresponsible motorists, including motorists from outside the state and willful violators of the law. We pledge ourselves to provide such protection by the fairest and most practical means available."

There has been some discussion among stock casualty companies that favors the provision of free unsatisfied judgment coverage as a solution for the pressure for compulsory in New York. However, there is also strong opposition to this.

## \$2 Million Hail Loss in St. Louis, Suburbs

Hail accompanied by strong winds struck East St. Louis, St. Louis and suburbs Sept. 19. National Board has assigned catastrophe No. 55 to losses from the storm, which will, it is estimated, produce 10,000 losses for more than \$2 million. East St. Louis was the hardest hit though losses on the Missouri side may exceed \$1 million.

## Highlights of the Week's News

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No management change for Missouri Ins. Co. ..... Page 33

Nevada agents elect Don Thomas president ..... Page 5

Time to take stock of A&H, J. Henry Smith tells bureau meeting at Colorado Springs ..... Page 15

Handy guide to NAIA Chicago headquarters ..... Page 6

Saskatchewan G. & F.'s entrance into North Dakota would affect economy, D. C. Hawkins tells North Dakota Federation ..... Page 19

Effort in Ohio to achieve private competition in WC is reaching a climax ..... Page 9

Maine agents reelect Clyde T. Congdon at annual meeting ..... Page 22

CPCU's meeting at Chicago, hear Neville Pillings on service concept in sales ..... Page 17

Idaho agents oppose licensing alien government insurers at Sun Valley convention ..... Page 12

National Assn. of Mutual Insurance Agents lays plans for New York rally, Oct. 24-27. Page 12

South Carolina agents elect Hayne P. Glover president ..... Page 13

Clubb & Son Issue new package form for apartment dwellers ..... Page 2

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International A&H Underwriters adopts code of ethics ..... Page 2

Credit cover linked with usury in Kansas; three states ask for a probe ..... Page 35

Set program for Wisconsin Assn. of Insurance Agents Milwaukee rally ..... Page 36

## Internat'l A & H Underwriters' Board Adopts Ethics Code

In a series of major actions, the board of directors of International Assn. of A & H Underwriters, meeting at the Drake hotel in Chicago, Sept. 25-26, adopted a code of ethics for the association, changed the requirements for the Leading Producers' Round Table, resolved to commend companies who develop procedures for handling the impaired risks problem, laid plans for a sustained membership drive, met the new editor of IAAHU's magazine, discussed plans for expansion of DISC, and approved the new officers' training program.

In its action on the code of ethics, the board unanimously endorsed the advertising code of the Conference and the code of practices of the Bureau, and, in addition, adopted as official code for IAAHU, the 10-point code developed by the South Carolina A & H Assn. and adopted by the Texas association in August.

The board also resolved to commend companies which develop procedures to solve the problem of the cancellation of impaired risks and appointed John Galloway, general agent, Provident L. & A., Birmingham, past president, to word a resolution to company organizations recommending further such action and offering the support and cooperation of the International.

The membership campaign, as outlined by Howard Neponen, Washington National, Los Angeles, membership chairman, will include two "Membership Monday's." Tried for the first time last spring, this is a concentrated, nationwide drive by all locals for new memberships on the day designated.

James R. Cummings, who will take over his duties as editor of the *Accident & Health Underwriter*, monthly magazine of the association, on Oct. 1, reported to the board on plans for changes in the publication.

Plans for the expansion of the Disability Insurance Sales Course program were outlined to the board by E. H. Magnuson, assistant vice president, Federal Life & Casualty, Battle Creek, chairman of the education committee. The board also went over the new text as revised by Louis Halley, assistant vice-president, Security L. & A., Denver, during the past year.

The board heard an explanation of the new program for training local association officers and chairmen, developed by L. A. McKinnon, McKinnon & Mooney, Flint, Mich., IAAHU president, and already tried out in Washington, D. C., Albuquerque, Phoenix, Salt Lake City, and Niagara Falls, Ont. The program will be extended throughout the country as rapidly as possible.

## Pa. Suspends Two Mutual Insurers

Bunker Hill Mutual and Valley Forge Mutual, Pennsylvania Insurers, have been suspended from transacting further business by Commissioner Leslie. He referred the matter to the attorney general on the grounds that both companies had substantial financial deficits at the end of 1953, that their assets are insufficient to pay claims, and that they are in such condition that further transaction of business would be hazardous to policyholders, creditors and the public.

Offices of both companies are at 105 South 18th street, Philadelphia.

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## GOOD NEWS FOR 2 1/4 MILLION FAMILIES

In November, 1953, State Farm Mutual Automobile Insurance Company made a bold decision: to combine broad-form medical payments benefits with regular Med-Pay coverage and sell *both* in one package—at one low package price.

State insurance commissions approved. First announcements to policyholders went out December 1, 1953. The plan is now in effect in all but four states in the company's operating area.

The 2 1/4 million families who now enjoy MAX coverage have received the "one package—one price" idea enthusiastically. State Farm's plan makes it possible for them to get the added benefits at an added cost of about 50¢ semiannually.

The idea of broadening Med-Pay benefits was not original with State Farm. Many other carriers have offered their insureds equivalent coverage.

But the State Farm "one package—one price" approach is worth noting. It illustrates the way State Farm applies streamlined bookkeeping and "mass production" methods to give policyholders low-cost, high-value protection.

*This is another in a series of advertisements to acquaint you with State Farm Mutual Automobile Insurance Company, Home Office: Bloomington, Illinois. If you want to know more about any aspect of State Farm operations, simply write: "Director of Public Relations."*



## Ackerman to Address Accountants at Annual

D. R. Ackerman, chairman of Great-American and a past president of Insurance Accountants Assn., will be among the speakers at the annual conference of the association at Boston Oct. 20-22. Commissioner Humphreys of Massachusetts will also speak.

Discussions will be held on application of electronics, expense allocation methods, multiple peril policies, budgetary controls, statistical department manuals, machine utilization and work flow, premium financing and mechan-

ical calculation of reinsurance.

Joseph Murphy, attorney on the Washington Staff of Assn. of Casualty & Surety Cos., is resigning to become administrator of District of Columbia motor vehicle safety responsibility law which becomes effective next May 25. An intensive educational campaign will be carried on next spring to help motorists familiarize themselves with requirements of the law.

Henry B. Pilkington, with Michigan Mutual Liability in the home office since 1948, has been advanced to district underwriter at Grand Rapids.



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## Discovery Cover for Banks, New Form for Savings Banks

Surety Assn. of America has made available to bankers discovery blanket bond protection in all states and territories as of Sept. 27. At the same time Surety Assn. announced a new standard form of blanket bond for savings banks in their real estate and mortgage operations, the bankers servicing contractors blanket bond.

Commercial banks, savings banks, savings and loan associations, federal reserve banks and federal home loan banks will now be able to convert their blanket bond coverage, which has been on a "loss sustained" basis, to a "discovery" basis at no increase in rate.

This is a continuation of the program of discovery protection in the field of excess bank protection made effective by Surety Assn. last Jan. 11. The discovery principle which was made available by the association many years ago for individual and schedule bonds, has now been carried over into the field of bankers blanket bond forms 2, 5, 6, 20, 22 and 24.

The discovery program has been developed after extensive and continued research into the requirements of financial institutions, and after comprehensive discussions with American Bankers Assn., National Assn. of Mutual Savings Banks, U. S. Savings & Loan League and representatives of federal reserve banks.

The expanding national economy of the past two decades has resulted in an ever increasing demand upon financial institutions to keep pace. During this period the amounts of bankers blanket bonds have likewise been consistently increased.

Many losses sustained by banks remain hidden for a number of years. Under the loss sustained principle, insured was protected only up to the amount of the bond in force at the time such a loss incurred. Under the discovery principle a loss discovered during the term of the bond, no matter when it occurred, will be covered up to the present amount of the bond.

The writing of bankers blanket bonds on a discovery basis is consequently a major advancement in bond protection and should alleviate the concern of bankers because of a possible insufficient amount in their prior bond coverage.

BB bonds containing the loss sustained provision may be continued on that basis if the bank so elects. Surety Assn.'s discovery principle, however, is the solution for the bank whose expansion requires broader protection.

The new form savings bank form, which was designed by Surety Assn. in collaboration with National Assn. of Mutual Savings Banks, is at present restricted to savings banks only. In addition to coverage against the dishonest acts of any servicing contractor, it provides protection for failure on the part of the servicing contractor to pay to insured moneys collected or received for the account of insured by the servicing contractor and due and payable during the term of the bond.

Servicing contractors, as contemplated under this bond, are those, whether individuals, partnerships or corporations, duly authorized by the insured to act in the capacity of (a) servicer of real estate mortgage loans made or held by the insured, or (b) manager of real property owned by or under the

supervision or control of the insured. As used in the bond, the term servicing contractor does not mean any officer, clerk or other employee of the insured.

Loss is covered under the bond only if sustained while the bond is in force, or if discovered prior to the expiration of 12 months from the cancellation of the bond.

(Scarborough & Co., Chicago agency which places business on financial institutions for London Lloyds and Peerless Casualty, has announced extension of BBs to include discovery.)

## Program for Mass. Agents Meeting Ready

The program for the annual meeting of Massachusetts Assn. of Insurance Agents in Boston Oct. 26-27 has been completed. Directors will have a dinner and business meeting the evening before the convention opens.

Maurice G. Herndon, Washington representative of National association, will speak on the association in action at the get-together luncheon which starts the convention. William N. Woodland, editor of *The Standard* will speak at the first session followed by William Leslie, Jr., assistant manager of National Council on Compensation Insurance, whose subject is the agents' place in workmen's compensation.

Laurence F. Whittemore, president of Brown Co., will speak on international affairs at the annual banquet and Roger Kenney, insurance editor of *United States Investor*, is to address the closing luncheon.

The local board advisory council breakfast Wednesday morning is open to all members of the association. Joseph W. Cassidy, chairman, will be in charge.

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## Nev. Agents Name Thomas at Reno

The annual meeting of the Nevada Assn. of Insurance Agents held in Reno last week with 203 agents and company representatives attending was the largest ever held in Nevada. Organization and planning of the convention received high praise.

Don Thomas of Las Vegas was elected president. Linn V. Hall of Reno was elected vice-president and Burdette Miller of Las Vegas was chosen secretary-treasurer. Ernie Cragin of Las Vegas was again chosen state national director.

Robert E. Battles, member of NAIA executive committee, represented the National association and addressed the group on "Your National Association and You".

The Nevada agents unanimously opposed the entry into Nevada of an alien government as an insurer even though that government has formed a corporation for the purposes of writing insurance in the United States. Another resolution called upon the state legislature to permit private companies to write bonds on certain state, county and city officials. The convention commended the excellent work of the department of insurance headed by Commissioner Hammel and whole heartedly supported his request for an additional appropriation for his department.

The Department's annual award was presented by Mr. Hammel to D. E. Mattson, of Reno for his work during the past year as secretary for the association.

An innovation at the meeting was a number of panels on fire, marine and casualty.

Discussing political and economic trends "which if permitted to continue may seriously affect the future of insurance," E. H. O'Connor of Chicago, managing director of the Insurance Economics Society of America, urged the Nevada Assn. of Insurance Agents at its annual convention in Reno to be prepared to oppose any legislation for compulsory sickness insurance in the state.

For the past three sessions of your legislature," Mr. O'Connor said, bills have been introduced calling for state plans for compulsory reimbursement to the worker of a weekly benefit in the event of sickness or non-occupational accident.

"Perhaps a bill or two of this kind may be introduced in your 1955 legislature," he said. "If so it is well to un-

derstand that, whether or not you have any accident or sickness business on your books, to enact such a law in this state would be an unwarranted invasion of the state into the business of insurance—the door opener that could eventually lead to compulsory insurance of various kinds."

Mr. O'Connor urged the agents to marshall their forces to defeat any compulsory sickness bill which may be introduced so that the future threat of compulsory automobile insurance in Nevada may be lessened. He said that if the insurance business as a whole in

New York had opposed the compulsory sickness law there in 1949 it might have been defeated and the casualty companies would not be battling today to prevent the adoption of a compulsory automobile insurance law.

"Let me warn you that today the entire insurance business must present a united legislative front, both federal and state. Our legislators look at our business as one industry. They cannot follow its various ramifications. Therefore, it is necessary that the man engaged in the fire business become interested when casualty, life, accident

and sickness is under fire and vice-versa."

Outlining a history of state compulsory sickness insurance, Mr. O'Connor said more than 200 such bills had been introduced in 26 state legislatures since 1945. Four states, Rhode Island, California, New Jersey and New York, have adopted disability benefit laws, the operation of which he reviewed briefly. The insurable market under these laws in California and New Jersey is drying up for private companies, he said, adding that the result will be state monopolistic setups there.

THIS ADVERTISEMENT IS NOT AN OFFER TO SELL THESE SECURITIES. THEY ARE SUBJECT TO THE REGISTRATION AND PROSPECTUS REQUIREMENTS OF THE FEDERAL SECURITIES ACT. INFORMATION ABOUT THE ISSUE, THE SECURITIES AND THE CIRCUMSTANCES OF THE OFFERING IS CONTAINED IN THE PROSPECTUS WHICH MUST BE GIVEN TO THE BUYER.

## NEW ISSUE

200,000 Shares

## AMERICAN TRANSPORTATION INSURANCE COMPANY

THIS COMPANY IS BEING FORMED TO WRITE MULTIPLE LINES OF INSURANCE FOR ALL NORMAL TYPE RISKS, FOR ALL TYPES OF TRANSPORTATION RISKS AND FOR RISKS USUALLY CONSIDERED "HARD TO PLACE." THERE WILL BE NO ESTABLISHED CLASS PROHIBITED LIST. THE OFFERINGS OF THE COMPANY WILL BE HANDLED WHOLLY BY SELECTED AGENTS AND BROKERS.

### Common Stock

Sale price \$15.00 per share,

minimum of five shares per purchaser.

Par value \$10.00, contribution to surplus \$5.00.

### Total offering

**\$3,000,000.00**

divided \$2,000,000.00 capital, \$1,000,000.00 surplus.

No remuneration or compensation of any kind for the sale of stock is to be allowed anyone.

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### Copies of the Prospectus may be obtained only from:

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P.O. Box 6034,  
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Without cost or obligation, please send me a copy of your stock offering Prospectus.

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Address \_\_\_\_\_

(NU)

# Handy Guide to NAIA Headquarters

Below are presented most of the companies, associations and firms that will be maintaining headquarters suites at Chicago hotels during the convention of National Assn. of Insurance Agents beginning Oct. 4. There are shown for each host the names of representatives expected to be on hand and the hotel in which its headquarters may be found.

Those going to Chicago may remove these pages and upon arrival at registration headquarters in Chicago get from the bulletin board the room numbers of the various hosts and insert them in the space left for that purpose in the listing below. There will also be a supply of this edition on hand for use of convention attenders, at the registration booth.

Unclassified listing on page 24

**AETNA LIFE AFFILIATED COMPANIES**—Agency department of Aetna Casualty: Edward C. Knapp, vice-president; Rudolph C. Larson and William W. Ellis, field supervisors. Agency department Automobile and Standard Fire: Henry D. Van Gils, secretary; Carl F. von Pechmann and William G. Wheeland, assistant secretaries; Pierce M. Enes, agency superintendent. Advertising and publicity department: Robert E. Brown, Jr., assistant manager; William J. O'Meara, advertising manager and Norman H. Cain, Jr.

**Hotel**  
**Hilton** .....

**AGRICULTURAL**—George G. Inglehart, vice-president; George C. Peacock secretary. Paul B. Olinger, manager, Chicago; and Grant M. Buchanan, Minnesota; Raymond W. Douglass, Ohio; and James R. Handley, Missouri, state agents.

**Hotel**  
**Hilton** .....

**AMERICAN ASSN. OF MANAGING GENERAL AGENTS**—Carl N. Homer, San Francisco, president; Herbert Cobb Stebbins, Denver, secretary, and officers and members of executive committee. Hospitality room at Hotel Hilton and executive committee headquarters at the Blackstone.

**AMERICAN AUTOMOBILE**—C. S. Cotsworth and F. M. Cook, vice-presidents; E. R. Hurd, superintendent of sales promotion; Chapman Jones, assistant vice-president; R. S. Chaloner, Chicago, C. M. Latta, Milwaukee, and W. F. Koch, Indianapolis, resident vice-presidents.

**Hotel**  
**Hilton** .....

**AMERICAN**—John G. McFarland, manager western department; I. G. Cox, Harold W. Williams, Henry A. Trenholm, field supervisors, western department, and William H. Hackett, associate director of public relations, home office.

**Hotel**  
**Hilton** .....

**AMERICAN FOREIGN INSURANCE ASSOCIATION**—Frank A. Hohenadel, Jr., Chicago.

**Hotel**  
**Hilton** .....

**AMERICAN INTERNATIONAL UN-**

**DERWRITERS**—W. W. Clement, New York and the Chicago staff.

**Hotel**  
**Blackstone** .....

**AMERICAN RESERVE-AMERICAN RE-INSURANCE**—Chas. H. Kahrs, vice-president and Harold L. Eggert, assistant secretary.

**Hotel**  
**Hilton** .....

**AMERICAN SURETY**—Chas. W. McNeil, manager of agency and production department; and S. S. Pond and A. H. Edwards, sales promotion managers, home office, and R. H. Tillot-

strong, chairman and Joseph Sorge, assistant secretary.

**Hotel**  
**Hilton** .....

**CANAL INS. CO.**—T. J. Mims, president, and Gordon K. Rodgers, assistant secretary.

**Hotel**  
**Hilton** .....

**CHUBB & SON**—A. C. Wall and J. M. Kelly, Jr., of New York; C. A. Lane, Pittsburgh; L. C. Sledge, Atlanta and H. W. Klages of Chicago.

**Hotel**  
**Hilton** .....

**CORROON & REYNOLDS**—J. R. Barry, president; R. R. Wilde, vice-president; John M. Owen and Fred Lofink, secretaries; and J. A. Corroon, assistant secretary.

**Hotel**  
**Hilton** .....

**CRUM & FORSTER**—T. T. Grimson, vice-president; R. R. Hayes, assistant vice-president, and Paul S. Wise, assistant secretary, from the head office; William C. Fiand, Pittsburgh; H. F. Hines, joint manager, and Albert Sears, assistant manager, Atlanta. From the western department: W. A. Seely, manager, R. M. Wilcox, Paul van Buskirk and C. G. Thro, assistant managers; E. B. Kaufman, agency superintendent; and from Chicago, Andrew J. Smith, manager, and Norman F. Strayer, assistant manager.

**Hotel**  
**Hilton** .....

**DETROIT INSURANCE AGENCY**—D. T. Marantette, president, and John B. Gray.

**Hotel**  
**Hilton** .....

**EASTERN UNDERWRITERS ASSN.**—F. W. Doremus, manager and R. J. Vanderbeck, assistant manager.

**Hotel**  
**Hilton** .....

**EXCELSIOR**—From the home office: Forrest H. Witmeyer, president and Donald P. Littlefield, assistant vice-president; Alfred C. Sinn, Clifton, N. J., executive vice-president; Russell A. Bradley, Ann Arbor, Mich., agent-director; Carl M. Crawford, Chester, Pa., vice-president; Ralph G. Hastings, Washington, Ind., and John C. Stott, Norwich, N. Y., agent-directors; Allan C. Boggs, South Bend, and Jack Irish, Decatur, Ill., special agents.

**Hotel**  
**Hilton** .....

**FIDELITY & DEPOSIT**—D. L. Buckler, vice-president, and John Gardner, manager agency department, from the home office; Julian S. Neal and W. A. Bowersox, vice-presidents, Chicago; H. H. Thomas, resident vice-president and S. T. Webb, manager, Milwaukee; B. R. Turner, Jr., manager, Indianapolis; J. R. Seales, resident vice-president, St. Louis; C. F. Herwig, resident vice-president, Kansas City; W. H. Bock, resident vice-president, Omaha; F. C. Cochran, manager at Memphis.

**Hotel**  
**Hilton** .....

**FIRE ASSOCIATION**—George V. Whitford, vice-president, Philadelphia; George L. Coates, Cleveland, and John S. Albert, Detroit, regional managers; Harry A. Miller, Philadelphia and Fred L. Michel, Chicago, secretaries; Peter J. Raffin, Milwaukee, and William E. Seely, St. Louis, state agents.

**FIREMAN'S FUND**—E. D. Lawson, vice-president; Arthur O. Andersen, administrative assistant; Charles Martell, marine manager; C. N. Mulligan, fire manager; Ben S. Sifford, casualty manager, all of Chicago.

**Hotel**  
**Hilton** .....

(CONTINUED ON PAGE 8)

## To the National Association of Insurance Agents:

## CONGRATULATIONS

On the occasion of your 58th Annual Convention, being held in Chicago, this institution wishes to congratulate your organization on its achievements of the past 12 months.

We of Continental can appreciate the full meaning of your accomplishments. We are familiar with your problems. Continental is an "agency" company and actively supports the American agency system, firmly believing that the insurance customer can be best served by a local insurance man.

Continental and its associated companies offer facilities for serving any or all insurance and bonding requirements.

*A Chicago institution . . . serving the nation  
since 1897*

## CONTINENTAL CASUALTY COMPANY

*Continental Companies Building:  
310 South Michigan Avenue, Chicago*

The Continental Casualty Company and its associates, Continental Assurance Company, Transportation Insurance Company and United States Life Insurance Company write insurance and bonds for every purpose.

son, Chicago manager.

**Hotel**  
**Hilton** .....

**APPLETON & COX**—D. Farley Cox, Jr., president; James V. Addy, Robert F. Degener and Harold M. Angell, vice-presidents; Russell W. Spicer, manager and James F. Dore, assistant manager, Illinois.

**Hotel**  
**Hilton** .....

**ATLAS**—Frank L. Ludington, western manager; Donald J. Neal, assistant manager; O. F. Gibbs, Ohio state agent, and William A. Stewart, Cook county special agent.

**Hotel**  
**Hilton** .....

**CALEDONIAN**—George L. Arm-

## COMMERCIAL UNION-OCEAN ACCIDENT

—Thomas B. Kelley and Daniel W. Murphy, assistant U. S. managers; Philip F. Hanley, Charles A. Lambrecht and William L. Schaefer, secretaries, all of New York, and Charles M. Heinze and Charles C. Rauschenbach, managers, Chicago.

**Hotel**  
**Hilton** .....

**CONTINENTAL CASUALTY**—Roy Tuchbreiter, president; J. M. Smith, George A. Smith, John Henry, Robert W. Harvey, and Henry Lustgarten, vice-presidents; George Fuller and Kenneth Kell, superintendents of agents; George Duncan, superintendent and Ralph Jones, executive representative.

**Hotel**  
**Hilton** .....

*Greetings  
to*

# NATIONAL ASSOCIATION OF INSURANCE AGENTS

FROM

## American Association of Managing General Agents

FOUNDED 1926

"To establish and maintain the General Agency Business as that of supervising offices free from direct or indirect ownership or operation of any local agency business"

"For the perpetuation of the American Agency System"  
1250 Stout Street, Denver 4, Colorado

### MEMBERSHIP ROSTER

#### ALABAMA

Henry C. Barnett, General Agent... Montgomery  
Boykin & Co., Managing General Agency... Birmingham  
W. W. Branch & Co., Managing General Agents... Birmingham  
Brame, Ward & Hancock, Montgomery  
W. L. Burnham, Birmingham  
Butler, Walker & Compton, Inc.... Montgomery  
Robert M. Campbell, General Agent, Birmingham  
P. A. DeVore, General Agent, Birmingham  
Johnson, Overton & Co., Birmingham

#### ARIZONA

Long, Cleveland, Hayhurst & Co., Managing General Agents... Phoenix  
Ray H. Rohwer General Agency, Phoenix

#### ARKANSAS

Anderson & Newell, Little Rock  
W. M. Apple & Co., Little Rock  
Ralph H. Baker & Co., Little Rock  
Bird, Lange & Maris, Little Rock  
E. B. & F. R. Bloom, Pine Bluff  
Coates & Raines, General Agents, Little Rock  
John R. Hampton & Co., Little Rock  
Chas. R. Holland & Co., Little Rock  
L. B. Leigh & Co., Little Rock  
Chester Lowe & Co., General Agents, Little Rock  
L. V. Martin & Co., Little Rock  
Miller & Co., Little Rock  
Watts & Hughes, Little Rock  
Shepherd & Co., Little Rock  
W. R. Smith & Co., Little Rock  
Wait & Polk, Little Rock

#### CALIFORNIA

H. F. Ahmanson & Co., Los Angeles  
Balfour, Guthrie & Co., Ltd., San Francisco  
Boyle-Thompson Co., Los Angeles  
Deans & Homer, General Agents, San Francisco  
Ferris & Dunn, Inc., Los Angeles  
Finn, Smith & Mederaft, Inc., San Francisco  
Landis, Pelletier & Parrish, San Francisco  
Rathbone, King & Seeley, San Francisco  
Richards & Co., San Francisco  
Seeley & Co., San Francisco  
Swett & Crawford, San Francisco

#### COLORADO

Braerton, Simonton, Brown, Inc., Denver  
Cashman & Evans, Denver  
Cobb & Stebbins, Denver  
Grant Agency, Inc., Denver  
Interstate Agency, Inc., Denver  
O'Rourke & Daniels, Inc., Denver  
Reed Pennington, General Agent, Denver

#### CONNECTICUT

E. S. Cowles & Son, Hartford  
The Wm. E. Gorbach Co., Hartford  
McManus & Co., Inc., Hartford  
The S. J. Putnam Co., Hartford

#### FLORIDA

Brundick & Bowles, Inc., Jacksonville  
Geo. E. Edmondson & Co., Tampa  
Loren H. Green & Co., Inc., Jacksonville  
George W. Hardin & Co., Jacksonville  
H. C. Hare Co., Jacksonville  
Higginbotham Co., Jacksonville  
J. H. Norton & Co., Jacksonville  
Randall & Hebard, Inc., Jacksonville  
Milton M. Spradlin, Inc., Tampa  
Finley Tucker & Bro., Inc., Jacksonville  
Whitner & Lawrence, Inc., Jacksonville  
Wilson, Boozer & Volberg, Inc., Jacksonville

#### GEORGIA

Cowan & Mahone, Managers, Atlanta  
Ford, Lemmond & Co., Atlanta  
Gladson & Kite, Inc., General Agents, Atlanta

Hurt & Quin, Inc., Atlanta  
A. F. Irby & Co., Inc., Atlanta  
Knight, Rives & Co., General Agents, Atlanta

Lewis Ledsinger, Inc., General Agents, Atlanta

Murphy & Fladger, Inc., Atlanta  
Parham General Agency, Atlanta  
R. H. Smith & Co., General Agents, Atlanta

The Stephens General Agency, Atlanta  
A. H. Turner, Manager, Atlanta

#### INDIANA

Donaldson & Co., Indianapolis  
Failing, Beal & Fisher, Indianapolis

#### IOWA

L. E. Ellis & Co., Des Moines  
Kansas Underwriters, Wichita

Kirk General Agency, Topeka  
Miller-Studebaker, Inc., Topeka

#### KENTUCKY

Paul B. Bromley Co., Louisville  
Buetenbach & Son, General Agents, Louisville

C. T. Dent Co., Louisville  
W. E. Kingsley & Co., General Agent, Lexington

R. Spence Porter, Managing General Agency, Lexington

Charles C. Terry General Agency Co., Inc., Louisville

#### LOUISIANA

John P. Holmes & Co., New Orleans  
Wm. A. Marbury & Co., Ruston  
Roy Martin & Co., Inc., New Orleans  
R. Kirk Moyer Agency, Inc., New Orleans

#### MINNESOTA

Alvin Shepherd, General Agent, New Orleans  
Ritter General Agency, Denver  
E. W. Shaw Co., Inc., Denver  
J. H. Silversmith, Inc., Denver  
Standart, Main & Brewster, Inc., Denver

#### MICHIGAN

Michigan General Agency, Inc., Grand Rapids

Underwriters General Agency Corp., Ionia

J. M. Wilson Corp., Kalamazoo

#### MISSISSIPPI

R. S. Greer, General Agent, Jackson  
J. D. Helms, General Agent, Jackson  
W. A. Sullivan, General Agent, Jackson  
F. W. Williams, State Agency, Meridian

#### MISSOURI

Midwest General Agency, Kansas City

#### MONTANA

John E. Dawson, Great Falls  
Sogard General Agency, Great Falls  
D. W. Wilcox General Agency, Inc., Billings

#### NEBRASKA

A. J. Love & Co., Omaha

Midstate Fire Underwriters Co., Omaha

Reynolds General Agency, Fremont

#### NEVADA

J. V. Corica General Agency, Reno  
Western American Corporation, Reno

#### NEW JERSEY

A. W. Marshall & Co., Newark

#### NEW YORK

F. F. Richardson, Inc., New York

#### NORTH CAROLINA

W. N. Clement, General Agent, Raleigh

James O. Cobb & Co., Durham

Hugh F. Dick & Co., Charlotte

Horace M. Johnson & Co., Inc., Standard General Agency, Salt Lake City

#### UTAH

The Agency Co., Salt Lake City

The Benson-Eldredge Co., General Agents, Salt Lake City

Norton Co., Standard General Agency, Salt Lake City

#### VIRGINIA

B. P. Carter Co., Inc., Richmond

T. J. Ingram General Agent, Lynchburg

Virginia General Insurance Agency, Inc., Suffolk

#### WASHINGTON

The Armstrong General Agency, Seattle

C. B. DeMille General Agency, Inc., Seattle

Gould & Gould, Inc., Seattle

Lamping & Co., Inc., Seattle

Seeley & Co., General Agents, Seattle

#### WEST VIRGINIA

Calley & Clark Co., Huntington

Fred C. Campbell & Son, Inc., Wheeling

Alfred Paull & Son, Inc., Wheeling

#### WISCONSIN

The L. C. Dobbert General Agency, Inc., Milwaukee

#### WYOMING

M. T. Keefe & Co., Cheyenne

G. T. BRANNON, Vice-President  
Durham, North Carolina

HERBERT COBB STEBBINS, Secretary Treasurer  
Denver, Colorado

CARL N. HOMER, President  
San Francisco, California

SAM P. RAINES, Vice-President  
Little Rock, Arkansas

DOROTHY ZIETZ, Assistant Secretary  
Denver, Colorado

BARNEY VANSTON, Chairman, Executive Committee  
Dallas, Texas

## N.A.I.A. Chicago Headquarters Roster

(CONTINUED FROM PAGE 6)

**FLORIDA ASSN. OF INSURANCE AGENTS**—Thomas Johnson, executive secretary.

Hotel  
Hilton .....

**GENERAL ACCIDENT-POTOMAC**—J. T. Orr, deputy general manager, and George C. Bland, assistant agency superintendent, from the home office, and J. S. Warren, manager midwest department, Chicago.

Hotel  
Hilton .....

**GREAT AMERICAN**—Walter R. Ewald, vice-president, home office; E. R. Sanborn, vice-president, Chicago; Miles C. Formo and Calvin T. Hoskinson, secretaries, Chicago; Walter A. Harvey, secretary, Detroit; Willard D. Frampton, assistant secretary, San Francisco; and L. C. Knapp, vice-president, indemnity company, Chicago.

Hotel  
Hilton .....

**HANOVER**—F. E. Sammons, president, and John Rygel, vice-president, from the home office, and Paul H. Barr, vice-president, western department, Chicago.

Hotel  
Hilton .....

**HARTFORD ACCIDENT**—From the home office: Frank C. McVicar, vice-president; Daniel H. Quigg, secretary; and George H. Moloney, vice-president, Chicago.

Hotel  
Hilton .....

**HARTFORD FIRE**—From the home office: W. S. Vanderbilt, vice-president and secretary; Roland H. Lange, vice-president; E. M. Kelley, secretary. From Chicago: Philip S. Beebe, manager, in charge of headquarters; and L. E. Grigsby, assistant manager. From Atlanta: John H. Ledbetter, manager and Manley Stockton, assistant manager.

Hotel  
Hilton .....

**HOME**—H. A. Payne, vice-president, from the home office; and Raymond E. Minner, vice-president, Chicago; George M. Craig, vice-president of the farm department; Edward R. Smith, vice-president of the hail department; Louis J. Fischer, resident vice-president; Kyle E. Simpson, resident secretary of the casualty department; Tilford G. Webster, manager of the service department and Harold F. Kummerow, marine manager, all of Chicago.

Hotel  
Hilton .....

**ILLINOIS ASSN. OF INSURANCE AGENTS**—Frank H. Hawk, Peoria, state national director; W. H. Redeker, Centralia, chairman; William P. Morrissey, Alton, president, H. W. Mullins, Rockford, executive vice-president; Lyman M. Drake, Jr., Chicago, chairman advisory committee; and Edward J. Dirksen, Springfield, executive manager.

Hotel  
Hilton .....

**ILLINOIS R. B. JONES INC.**—C. Reid Cloon, Robert Steward, Jack Freel, Robert Jacob, and E. B. Vickery, Jr.

Hotel  
Hilton .....

**INDIANA ASSN. OF INSURANCE AGENTS**—E. E. McLaren, Indianapolis, president; Linn S. Kidd, Brazil, state national director; and Harry E. McClain, executive secretary.

Hotel  
Hilton .....

**INSURANCE CO. OF NORTH AMERICA**—From the home office: R. G. Osgood and C. F. Littlepage, Jr., vice-presidents; F. C. Clement, Jr., J. W. Huggins and T. E. Walton, Jr., assistant vice-presidents; W. E. Kipp, H. B. Montgomery and F. A. Lewis, secretaries; R. E. Miller, J. S. Schmidt, and J. H. Chenet, assistant secretaries; F. G. Harrington, Jr., advertising manager; M. I. Groff, manager, and Kenneth Desch, agency superintendent. From Chicago: S. H. McGoun, V. L. Montgomery and R. A. Mitchell, managers; J. P. Thomas and H. C. Fasse, assistant managers, and J. E. McCreehan, Jr., superintendent.

Hotel  
Hilton .....

**KENTUCKY ASSN. OF INSURANCE AGENTS**—Charles H. Moore, president KAIA; James W. Henning, president of Louisville Board; S. C. Barnes, state national director; Guy B. Murray, vice-president; R. W. Barnes, Jr., executive secretary of Louisville board; W. R. McCord, secretary KAIA.

Hotel  
Hilton .....

**LEONHART & CO.**—J. Wilson Mainster, president.

Hotel  
Hilton .....

**LONDON ASSURANCE**—Walter Meiss, U. S. manager; Kenneth J. Bidwell, assistant U. S. manager; and Fred C. Saal, agency manager, from the head office; Karl Weipert, manager and Bernard Dunne, assistant manager, midwest department; and Vincent Mooney, Illinois, state agent.

Hotel  
Hilton .....

AGENTS BRING YOUR  
AVIATION PROBLEMS

TO SUITE 600

CONRAD HILTON HOTEL

AERO ASSOCIATES, INC.

**LONDON & LANCASHIRE**—Charles E. Dox, manager, western department; C. E. Stiehl, assistant manager, and C. R. Nelson, agency superintendent, Chicago. J. MacGregor Fraser, Hartford, vice-president; H. W. Willard, manager western department, both of the indemnity company.

Hotel  
Hilton .....

**WM. H. MCGEE**—W. Holmes, vice-president; New York; and P. J. Leen, resident vice-president and A. P. Winnebeck, assistant secretary, Chicago.

Hotel  
Hilton .....

**MARYLAND CASUALTY**—C. H. Peterson, assistant vice-president, and William N. Carroll, Jr., field supervisor, from the home office; John G. Buernschmidt, 2nd, resident manager, Milwaukee, and John P. Keevers, resident vice-president, Chicago.

Hotel  
Hilton .....

**MERCHANTS FIRE, N. Y.**—Walter Brady, president; John A. Sanders, vice-president, western department; and Sven G. Stromberg, home office representative.

Hotel  
Hilton .....

**MESEROLE GROUP**—A. E. Heacock, president, and S. G. Amerman, vice-president, from the home office; and F. J. Pocquette, secretary, Chicago, and field men; H. W. Bailey, John Beddingfield, G. R. Fagan, J. L. Flavin, A. J. Landgraf, R. W. Moon, R. C. Neumann.

Hotel  
Hilton .....

**MICHIGAN ASSN. OF INSURANCE AGENTS**—Ray L. Van Kuiken, Grand Rapids, and W. O. Hildebrand, secretary-manager.

Hotel  
Hilton .....

**MILLERS NATIONAL**—W. S. Whitford, president; John O. Giles, vice-president and treasurer; Elmer A. Domke and Cyril F. Foster, vice-presidents and assistant secretaries.

Hotel  
Hilton .....

**NATIONAL OF HARTFORD**—T. A. Long, executive vice-president, and O. A. Ogden, vice-president, Hartford; and E. H. Forkel, vice-president; C. L. Zook, associate manager; L. N. Bowen and E. E. Humphrey, assistant managers; and F. Frank Leali, resident manager, casualty, Chicago.

Hotel  
Hilton .....

**NATIONAL SURETY**—E. A. Luther, vice-president, from the home office; Campbell Hodge, manager, Chicago, and assistant managers, Howard Barrett, southern; H. L. Dalton, western; and George Henke, eastern departments.

Hotel  
Hilton .....

**NATIONAL UNION**—Ralph Newman and Robert F. Miller, vice-presidents, and F. J. Shields, assistant secretary, from the home office; Norman France, manager and Raymond Hedges, assistant manager, Chicago.

Hotel  
Hilton .....

**NEW AMSTERDAM CASUALTY**—A. Reid Johnson, superintendent of agents; George E. Martin, and Vernon

N. Mercier, assistant secretaries. From Chicago H. N. Douglass, resident vice-president; Charles A. Sandberg, assistant manager; William R. Purtell and Raymond L. Miller, special agents.

Hotel  
Hilton .....

**NEW YORK STATE ASSN. OF INSURANCE AGENTS**—Arthur L. Schwab, president, Staten Island; and John G. Mayer, executive secretary.

Hotel  
Hilton .....

**NEW YORK UNDERWRITERS**—George W. Owens, secretary, and Executive Special Agents, Edward Johnson, Atlanta; Charles R. Watkins, Chicago; and Leslie Ulrich, Chicago.

Hotel  
Hilton .....

**NORTH BRITISH & MERCANTILE**—W. L. Nolen, U. S. manager, H. V. Tisdale, Albert E. Lehman, and M. B. Baker, Jr., secretaries; and Wm. J. Traynor, assistant secretary and advertising director. Midwest department: Charles L. Day, secretary; Walter F. Moore and F. B. Inglewood, assistant secretaries; John R. Mitchell and Earl H. Hazen, state agents. Others: S. T. Shotwell, vice-president and manager, Pacific department, and S. R. Howard, secretary, Philadelphia department.

Hotel  
Hilton .....

**NORTHERN OF NEW YORK**—Charles H. Conklin, president; Arthur Vreeland, Jr., and Fred J. Theen, vice-presidents; William L. Thrall, assistant vice-president; and Alvin D. Blackburn, executive special agent. Field men: J. D. Brock, Illinois; Carl Bunday, Ohio; E. C. Donnelly, Cook county; L. H. Dressel, Minnesota; R. L. DuBois, Indiana; A. P. Riederer, Wisconsin, and H. A. Ritter, Ohio.

Hotel  
Hilton .....

**NORWICH UNION**—J. M. Kidd, deputy U. S. manager; J. A. Neilan, agency superintendent; and Goodwin Clyne, state agent.

Hotel  
Hilton .....

**OHIO ASSN. OF INSURANCE AGENTS**—Leland T. Powell, Mansfield, president; E. R. Randall, Greenville, vice-president; C. H. Eichhorn, Columbus, state national director; and Theodore M. Gray, Sr., Columbus, executive secretary.

Hotel  
Hilton .....

**PHOENIX-LONDON**—W. F. Ballou, production manager; J. J. Campion, assistant secretary; F. M. Jackson, assistant production manager. From Chi-

(CONTINUED ON PAGE 23)

Walter H. Bennett, retired secretary and counsel of NAIA will be on hand at the meeting in Chicago next week to autograph copies of his "History of the National Association of Insurance Agents", just published by the National Underwriter Co. Copies of the book may be purchased at the National Underwriter exhibit at the Conrad Hilton hotel.

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## Effort in Ohio to Achieve Private Competition in WC Reaching Climax

A significant effort has been underway in Ohio to return the workmen's compensation insurance business in that state to the field of competition, and there is some optimism that with the next session of the legislature the law may be changed so that the monopolistic state fund will have to meet the same standards of performance met by private insurers in the other large industrial states of the country. Already considerable progress has been made in getting the state fund to pay its own way and charge insured properly in order for it to do so.

The Ohio industrial commission recently increased rates, effective July 1. At the same time it met the new requirements that the state fund collect \$4,100,000 for administrative costs in the biennium. The rate increases, as of July 1, amounted to about 10% compared with the July 1, 1953 level. This does not include .04 per \$100 of payroll collected from state fund subscribers.

Ohio Manufacturers Assn. in a brief filed with the Ohio legislative service commission called attention to some of the realities of the situation when, in treating of workmen's compensation costs, present and future, it stated:

"It has been maintained Ohio employers' costs are less today than they were in 1940. This is wholly erroneous and in fact employers' costs have increased 212%. The same 20 classifications in 1940, although lower in some instances, averaged \$2.42 per \$100 of payroll. In 1953 the average rate for the same classifications was \$2.63 per \$100.

"Although this shows only a 21 cent increase in premium rate, the actual premium paid is much greater. The average weekly wage, according to the CIO figure, was \$28.62 per week in 1940. Therefore, for \$2.42 (which covered \$100 of payroll) the employer purchased 3.5 weeks of coverage, or, at an average of 40 hours per week, 140 hours of coverage.

"This cost per hour of coverage then was 1.7 cents in 1940.

"In 1953, according to the same source, the average was \$80.04 in manufacturing. The premium of \$2.63 per \$100 of payroll therefore purchased 1.25 weeks of coverage, and, assuming an average week of 40 hours, purchased 50 hours of coverage.

"The employers' cost per hour of coverage for 1953 therefore amounts to 5.3 cents per hour.

"This results in an increase in premium per hour of coverage of 212%."

This analysis of the situation was made before the July 1, 1954 release of rates by the Ohio industrial commission. Though it is stated that the average increase in rates is approximately 10%, calculations show that the figure is about 14%.

No comparison is literally 100% correct because the industrial commission has long followed the practice of dropping or eliminating classifications or combining classifications, and is so much under the urge of getting credibility into the classifications it uses, that even its reduced number of classifications has no strict statistical balance with those it used one, two or three years ago, let alone five, ten, 15 or 20 years ago. To illustrate, as of July 1, 1954, the industrial commis-

Manufacturers Assn. bulletined its membership:

"Why has there been a 10% increase after an approximate 40% increase in basic rates in 1953 and increases in the basic rates in 1950, 1951 and 1952, when there has been only a 7% increase in the weekly maximum compensation between 1950 and 1954 and no increases in compensation benefit rates between 1953 and 1954?"

"The commission spent more money last year than was its estimate in making the 1953 rates. These rates produced premiums which were \$8 mil-

lion short of those required. The surplus shrank \$8 million between Dec. 31, 1952 and Dec. 31, 1953. What was the reason for this increase in spending by the commission above the amount that was estimated to be sufficient?

"Rates have been increased in 204 classifications, remain the same in five and were reduced in 32. Hence the increases have been rather general while the cost to Ohio employers has been increased, thereby ultimately reducing the funds available for wages for Ohio

(CONTINUED ON PAGE 30)

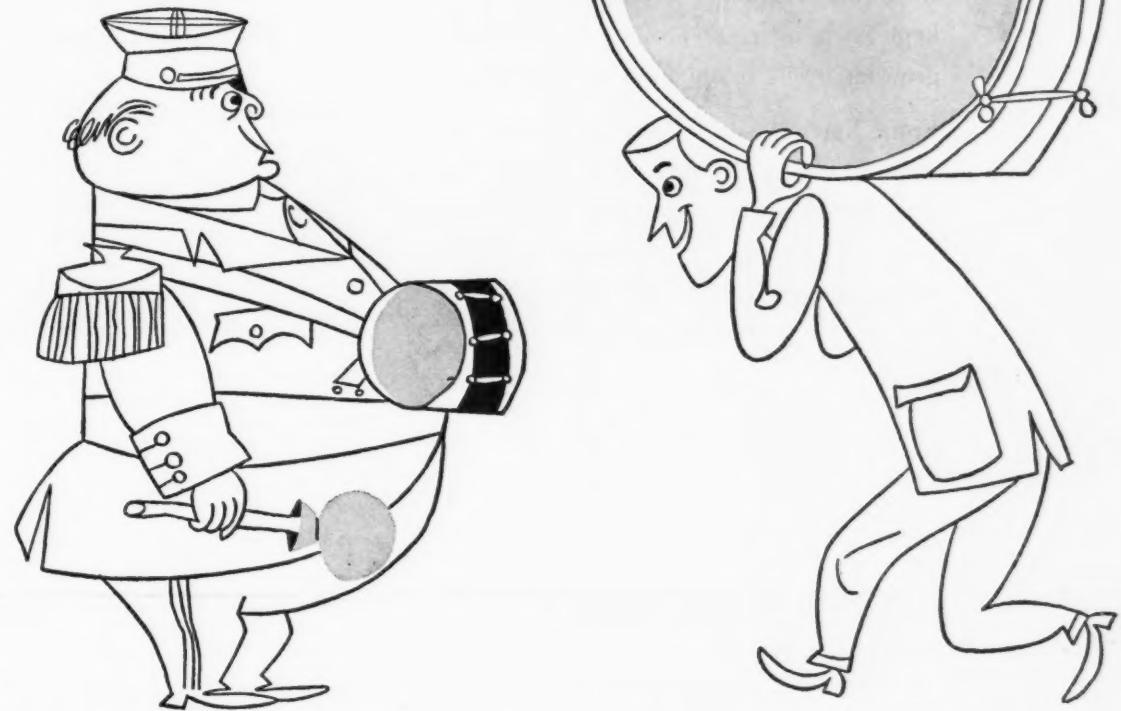
## YOU NEED THE RIGHT EQUIPMENT TO DO THE JOB...

They're on the band wagon! Producers of the Fireman's Fund Insurance Group have an effective new selling tool in the Fireman's Fund Record, now a magazine of general interest, with a sugar coating of articles that range a wide field, with top-flight illustrations — a magazine eager to compete with newsstand favorites.

Best yet, the Fireman's Fund producer can have two full-page ads bearing his own imprint in each issue. Thus, the Record becomes *his* magazine, distributed by *him* to prospects and clients... a magazine designed to sell his services and products... a monthly reminder of *him* the year around!

Could there be a better and easier open sesame to improved customer relations, more prospects and greater prestige in *his* community? Here's another example of the "right equipment" for Fireman's Fund producers.

We would like you to see the new Record — send the coupon below.



### FIREMAN'S FUND INSURANCE GROUP



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INSURANCE GROUP  
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401 California Street, San Francisco 20, California

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City \_\_\_\_\_ State \_\_\_\_\_

K

# Protection for the family

## ...strength for the nation

Since its founding in 1792 to give this nation its own independent insurance facilities, the Insurance Company of North America has kept pace with—and often anticipated—the growing needs of the American people.

From North America have come many insurance "firsts" to add to the security of the family. This Company has constantly sought to improve and broaden protection so that it does more for more people at less cost.

We intend to keep moving ahead in this program. Such continuous action in the public interest will maintain a position of leadership for North America and its agents.

### NORTH AMERICA COMPANIES



Insurance Company of North America  
Indemnity Insurance Company of North America  
Philadelphia Fire and Marine Insurance Company

PROTECT WHAT YOU HAVE®

Philadelphia 1, Pa.

This advertisement appears in The Saturday Evening Post, Collier's, Life and Look





The Apollo Room, Raleigh Tavern, Williamsburg, Virginia

*To protect the family is to protect the nation*

Here in this room American patriots met and first voiced the need for the separate Colonies to unite in action to protect the family, the home and the right to venture. For this specific purpose, the Insurance Company of North America was founded in 1792. It provided the new United States with its own *independent* insurance facilities, protecting families against loss, furnishing a foundation for credit that enabled the country to grow and prosper.

Today, the American family faces many and varied threats to its economic security. And since insurance provides the only sure means of protection against financial loss, its cost must be

kept within reach of every family in the country. That's why the Insurance Company of North America is simplifying and improving insurance. Already, great strides have been taken to make it broader in protection, more economical, and available to more people. And because this means greater peace of mind and security for the family, this Company intends to go as far in this program as the laws of the various states will allow.

To give you a better understanding of what insurance can do for you we have published a 32-page book, "The Change Around Us." Call or write your North America Agent or use the coupon for a copy.

NORTH AMERICA COMPANIES 1600 Arch Street Philadelphia 1, Pa.	
Please rush me a copy of your booklet. I understand this will not cost or obligate me in any way.	
Name _____	
Street _____	
City _____ Zone _____ State _____	

Insurance Company of North America - Indemnity Insurance Company of North America - Philadelphia Fire and Marine Insurance Company

## HITTING THE RIGHT NOTE ISN'T ALWAYS EASY FOR ME...



But the Camden agent's approach is true and clear when he stresses the need for a musical instruments floater.

Agents, here's tailored, all-risk coverage designed for amateurs and professionals, bands and school clubs, all of whom are swinging into busy seasons. Sell needed protection and increase your premium volume.

## THE CAMDEN

Fire Insurance Association  
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OUR 114th YEAR



A Company Known  
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Agents It KEEPS



## Reinsurance

Casualty, Fire, Marine, Miscellaneous

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DOMESTIC AND FOREIGN MARKETS

**EXCESS UNDERWRITERS, INC.**

Howard E. Mankin, Executive Vice-President  
Home Office, 175 W. Jackson Boulevard, Chicago, Ill.  
San Francisco Office: 454 Montgomery Street

## Idaho Agents Elect Caldwell; Oppose Licensing of 'Alien'

The Idaho Assn. of Insurance Agents at its annual convention in Sun Valley elected J. B. Holden of Caldwell, president.

Other officers elected were Clifford W. Lundquist, Boise, vice-president, southwest region; Ralph Naser, Lewiston, vice-president, northern region; Tom Prescott, Jerome, vice-president, south central region; and Guy Erickson, St Anthony, vice-president, southeast district.

Named to the board of directors were: William Giesa, Coeur d'Alene, northern district; Jay Fitch, Payette; and Jess Swan, Boise, southwest district; Arthur Ensign, south central district; and Keith Mollerup, Pocatello, southeastern district.

The association passed a resolution in opposition to the licensing of any alien government insurer and urged that the insurance department deny any such application for license.

Passage of a boiler inspection law was recommended and the executive committee was authorized to join with Industrial Accident Board and Idaho Safety Council to urge the 1955 legislature to enact appropriate legislation.

In his address to the convention, Commissioner Leo O'Connell stated that he was urging Governor Len Jordan to approve hiring a competent person to revamp the state insurance code and has asked that an interim committee consisting of industry members and himself be appointed to aid in preparation in order that the new code might be submitted to the next legislature.

O'Connell said additions to the code since its enactment in 1911 have been a source of difficulty and embarrassment to the department. Nothing is to be gained by adding new laws to the existing code, he said.

Frank C. Colridge, San Francisco, general manager of the Board of Fire Underwriters of the Pacific, called on local associations and individual agents to make use of advertising material made available by the National Board to "combat an immediate and pressing threat to the American agency system imposed by those not a part of the system".

Tom Peavey, Twin Falls, retiring president, in his annual report announced that membership is at an all time high of 178. He reported that the work of the committee developing revised agency qualification examination procedure is slated for approval by Commissioner O'Connell.

### Tex. Prevention Contest

This school year marks the 30th anniversary of the annual Texas fire prevention poster contest conducted by the fire insurance division of Texas

board of commissioners. The contest is under the direction of Eugene Sanders, fire prevention chief and acting state fire marshal.

The contest is said to be the only one of its kind conducted state-wide. It has shown a steady growth in number of schools and students participating. In 1954 more than 1,000 posters were entered in the final judging, and 24 winners were chosen. Cash awards were made to the winners this year, as for each year since 1925, by Cravens, Dargan & Co., Houston.

To create even greater interest in the 1954-1955 contest, Cravens, Dargan & Co., has made available more than 40,000 reproductions of the 1954 winning posters suitable for display in agency windows. Copies may be obtained free by writing the publications department of the agency at P. O. Box 1660, Houston 1.

## Mutual Agents Give Tentative Agenda for Annual Oct. 24-27 in N. Y.

The program of National Assn. of Mutual Insurance Agents annual convention in New York City Oct. 24-27 has been tentatively completed.

The meeting will begin with an advisory board meeting and luncheon of the presidents of the state and regional associations. The first day will include a board meeting and a dinner meeting of state association secretaries.

Dean Charles C. Noble of Syracuse university will be the luncheon speaker at the first general luncheon meeting Monday. Also scheduled for that day are a report of the anti-coercion committee by John H. Kroll, chairman, a talk on the freedom of action under the anti-trust law by Stanley N. Barnes, assistant U. S. attorney general and head of the anti-trust division of the department of justice, and the business meeting at which directors will be elected.

W. H. Rodda, manager Transportation Insurance Rating Bureau, will speak on the latest in inland marine developments after the second session of the business meeting Tuesday morning. A movie developed by U. S. Chamber of Commerce and Dupont Corp., will also be shown.

The afternoon session will feature a symposium on agency problems led by M. L. Landis, general counsel of Central Mutual; Russell Davis, vice-president of Lumbermen's of Ohio, and Bruce S. Stake, fire insurance manager of Thompson, Kincade, Hill & Powers of St. Louis.

Ten local agents chosen to answer questions asked by buyers will lead off the fourth day of the convention followed by a talk on showmanship in business by Zenn Kaufmann, former merchandising director of Philip Morris Sales Co. The annual banquet will close the convention Wednesday night.

Special features planned for women attending the convention are a luncheon and style show Tuesday at the Waldorf-Astoria hotel.

## EXCESS INSURANCE

Taxis - Trucks - and  
all types and classes including  
FINANCIAL RESPONSIBILITY  
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## S. C. Agents Elect Glover; Oppose Wind Deductible

**Indicate Assn. Will Buck  
N. Y. and W. Va. Proposals  
at National Chicago Meet**

More major problems arose during the past year in the affairs of South Carolina Assn. of Insurance Agents than in any similar period in the history of the association, L. D. Magrath of Conway, president, said in his report at the annual convention in Augusta, Ga.

He commented on the state line handled by the association and the tax problem involved in their operation, reporting that on the advice of the association attorney, Jake Hill, and John C. Burton, tax attorney, the executive committee had adopted the plan of forming a separate and distinct business corporation known as South Carolina Underwriting Corp.

The association elected Hayne P. Glover of Greenville president; J. Edwin Schachte, Jr., Charleston, vice-president; Gordon A. Schmidt of Charleston, secretary; Bernard J. Olasov, state national director; and W. L. Thompson, Jr., of Hartsville, Claude Vaughan of Darlington, K. S. Covington of Spartansburg, Edwin F. Saunders of Walterboro, Emmett L. Wingfield of Columbia, R. A. Braddy of Dillon, L. W. Clemons of Columbia, and A. Neel Sifford of Clover executive committee.

Mr. Magrath touched on all the activities of the association during the year and commended the work done by the educational and conference committees and that done by Mr. Olasov. He also introduced Lloyd E. Greer, formerly of New Hampshire, as the new manager.

Mr. Olasov reported on the activities of the national board of state directors and advised the membership of the two proposals that will be taken up at the Chicago convention of NAIA, the West Virginia proposal to change the constitution, and the New York proposal to change the method of figuring state association dues.

The membership decided not to instruct Mr. Olasov in his voting on the proposals but the general feeling appeared to be that South Carolina would oppose both.

The auditor's report, read by Mr. Schmidt, indicated that the association is in the best financial condition in its history. Mr. Hill advised that the past legislative session had been comparatively quiet, but the next session would probably bring forth many bills on automobile liability. J. Roy McDavid, who has been acting manager, also spoke.

Mr. Glover, chairman of a special committee on constitutions and by-laws, explained the constitutional changes, which give more detailed descriptions of the duties of the officers and make the immediate past president an officer. The changes were adopted.

As chairman of the agents' section of the conference committee, Mr. Olasov gave the pro and con arguments on the adoption of \$50 deductible on windstorm and hail, and the member-

ship unanimously opposed the adoption of such a deductible. He also said that on the new broad form and all physical damage forms for dwellings the deductible had not been included, but that TV antennas had been specifically excluded.

Maurice Herndon, Washington representative of NAIA, reported on the Washington situation and emphasized that the national office is no stronger than the votes the states can produce. S. Fred Hume of National Bureau discussed his work with insurance commissioners in the south, and Elmer Wheeler of Sizzle Ranch, Tex., gave a talk on sales.

James C. Harrison of Augusta told of a survey he had made concerning buyers' likes and dislikes and described the public relations program the Augusta board has in effect. Richard Layton, vice-president of *Rough Notes*, discussed the operations of the forms and systems recommended by his company.

The social part of the convention included a buffet supper and a bingo party and the annual banquet.

## Pacific Employers Gains Control of Cal. Union

Pacific Employers has gained control of California Union of San Francisco as a result of a transaction in which Pacific Employers offered one share of stock for three shares of California Union.

Benton A. Sifford, executive vice-president of California Union, has joined Pacific Employers.

The stock offer to approximately 200 shareholders of California Union was made pursuant to a permit issued by California Commissioner John R. Malone after public hearings in Los Angeles and San Francisco. Preliminary discussions of the transactions were based upon the Dec. 31, 1953, annual statements of the companies, and the June 30, 1954, statements showed no substantial change in California Union's surplus to policyholders; Pacific Employers filed an increase of \$730,948 after provision for federal income taxes and the setting aside of \$1 million for dividends to policyholders on participating WC.

## Lachman Is Manager for American Casualty

John C. Lachman has been promoted to resident manager of the Richmond branch of American Casualty. He was previously manager in charge of production of the Pittsburgh branch.

Mr. Lachman entered insurance in 1938 as a local agent. After war service he joined American Casualty in 1946 as field man in western Pennsylvania and West Virginia until his advancement to assistant manager at Pittsburgh.

Raymond H. Wiesmann has been promoted to succeed Mr. Lachman as production manager at Pittsburgh. First active in claims work with American Casualty, he was later advanced to manager of the company's Erie, Pa. office.

## Nussbaum Named in La.

M. J. Nussbaum has been named special agent of Godchaux & Mayer general agency of New Orleans. A graduate of Louisiana State University, Mr. Nussbaum has been with the U. S. government and the Louisiana bureau.

# "It's an easy way to make money"

*says Robert W. Garrison (right), president of the Garrison Agency in Warren, Pa.  
as Prudential Division Manager Gene Cooper (left) works up plans for new life sales.*



"When I first heard about Prudential's Life Department Plan it sounded almost too good to be true. Whenever I run up against a tough customer—and, believe me, there are plenty of them around here—the Prudential man steps in and helps me close the deal. He also gives me a hand in following up Life leads. But what's more important—I get the full commission! Incidentally, Prudential Life is fast becoming a really profitable part of my business."

NU 24

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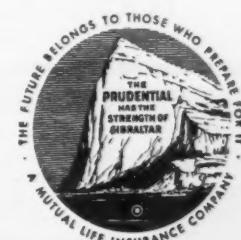
I want to know more about Prudential's LIFE DEPARTMENT PLAN and how it will make LIFE sales easier for me.

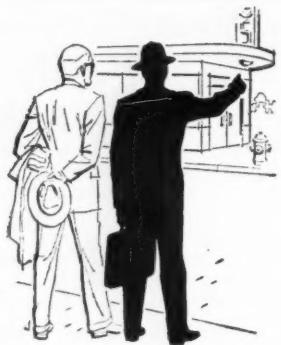
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**THE PRUDENTIAL**  
INSURANCE COMPANY OF AMERICA





## FIRE PREVENTION ...a full-time job

Effective fire prevention work safeguards life and property. In helping the agent to help his clients avoid fire loss, the company serves the interests of both, and, in some measure, the broader public interest.

The inspection and risk improvement program of Grain Dealers Mutual is comprehensive; it operates straight through the year. To back up the regular schedule of inspections of insured properties, and an advisory loss pre-

vention service, bi-monthly fire prevention bulletins are sent policyholders which include posters, leaflets, and reports of current fire losses.

Providing helpful information to policyholders, advising them on loss prevention measures, tends to keep down loss—and to reduce insurance cost. *Dividend savings of more than \$20 million since organization point to the effective work done through cooperation of policyholders, agents and the company.*

## Grain Dealers Mutual INSURANCE COMPANY

INDIANAPOLIS 7, INDIANA

Western Department: Omaha 2, Nebraska

FIRE & ALLIED LINES • AUTO • INLAND MARINE

1794

1954

## INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

308 WALNUT STREET, PHILADELPHIA 8, PA.

## The ★ CELINA MUTUAL ★ INSURANCE COMPANY Celina, Ohio Strictly an Agency Company FOR ACTION THAT BRINGS SATISFACTION

A Progressive Company  
for Aggressive Agents  
COMPLETE AUTOMOBILE  
COVERAGE  
GARAGE LIABILITY

AFFILIATED  
WITH  
The  
NATIONAL MUTUAL  
INSURANCE COMPANY  
Celina, Ohio  
Fire, Inland Marine  
Allied Lines

Selling Tools for any  
Selling Task  
GENERAL LIABILITY  
GLASS  
BURGLARY AND ROBBERY

## Texas Mutual Agents Elect John Heffner Oklahoma Mutual Agents Name Wyatt President

John M. Heffner of Dallas was elected president of the Texas Assn. of Mutual Insurance Agents at its annual convention last week in San Antonio with 275 members in attendance. He succeeds Mick Williams of San Antonio.

George B. West of San Angelo was elected first vice-president and Charles Turner of Tyler, second vice-president. Sam Carlisle of Houston was named secretary and W. F. Remmert of Sealy and Fred Jester of Dallas became directors.

Fire Insurance Commissioner Mark Wentz, first speaker on the program, described the local agency as the "grass roots of the industry" and as the "point where relationships are first created that start the business of insurance into its cycle. The role of the conscientious agent is such that it is the step which forms the first link in the chain of an industry that is unusual and in many cases without parallel in its almost incredible growth and development."

Referring to the failure of insurance companies in Texas, Commissioner Wentz said failures have been less than "one half of 1% of the insurance industry, but even as little as it has been, has been too much. The failure of even one company is not good for the public or good for the insurance industry as a whole."

M. L. Landis, counsel, Central Mutual of Van Wert, assured the agents that the National association is doing research work on their problems, is studying tax problems and other matters which affect the mutual insurance companies. He spoke also of the question of assessment of holders of mutual policies and said that some problems are the result of lack of clarity in state statutes.

"Our National Association" was the subject of Harry E. Uhler, president of the National Assn. of Mutual Insurance Agents. He told of the fire prevention program of the national group and reviewed its efforts to obtain passage of anti-coercion laws, stressing the problems presented by the definition of interstate commerce. He also spoke of the need for elimination of loopholes in state and national statutes for the correction of unfair practices as related

Hugh E. Wyatt of Tulsa was named president of Oklahoma Assn. of Mutual Insurance Agents at the annual convention at Oklahoma City. He succeeds Charles E. Goodwin, Anadarko, who became a director.

Other officers named included James O. Wood, Chickasha, 1st vice-president; Glen Hickman, Ponca City, 2nd vice-president; Lloyd Anderson, Tulsa, secretary, and Henry A. Auer, Oklahoma City, reelected executive secretary.

At the two-day meeting the mutual agents heard Palmer App, assistant secretary Lumbermen's Mutual Casualty, discuss "Mutual Agents and Their Competitive Position"; "Taxation Problems of Mutual Companies and Agencies", by George D. Haskell, executive secretary mutual insurance committee on federal taxation.

There were also panel discussions on new dwelling forms, moderated by J. W. Butler, superintendent auditing department Oklahoma Inspection Bureau; "The Agent-Company Claim Team" with Howard Noyd, claim manager southwestern department, Northwestern Mutual Fire, as moderator, and "Meeting the Demands for Broader Casualty Coverages," moderated by Al Little, Iowa Home Mutual Casualty. Oren Needham, treasurer Millers Mutual of Fort Worth, was moderator for a panel on "Streamlining Your Agency Accounting System."

Toastmaster at the banquet was Thurman R. Medley, president Oklahoma City Assn. of Mutual Insurance Agents. Byrne A. Bowman, counsel American Mutual Alliance, was installation officer.

to the coercing of buyers and to the problems of the agent.

Ambrose Kelly, Factory Mutuals, said that although his company does not employ agents, all mutual underwriters are of the same family. He said there must be unity among the mutual underwriting groups for the promotion of common interests.

"The Magic Barrel", a story of oil and insurance, was presented by W. C. Sparks and A. G. Sparks, Humble Oil & Refining Co.

The importance of a better understanding of the public of insurance service and the services rendered by the industry was stressed in a talk by Darby Hammond, executive secretary, Southwest Insurance Information Service of Dallas.

Gibson R. Randle, Austin attorney, outlined the problems of the Texas Insurance Industry Council and the need for cooperation of all segments of the industry with the council in solving its problems.

Jeff Williams, "Ambassador from Oklahoma," spoke on the danger of the dream of security through legislation.

## Form New Chicago Agency

Nation-Wide Insurance Agency, Inc., Chicago, a new general supervising agency, will begin business October 1. The principals are: President, Henry Dembusky; vice-presidents, Alvin A. Nemer and Reed N. Ehrlich; secretary, Alex E. Finder; treasurer, Arthur E. Bloom, and general manager, Eugene Erickson. All six have been in insurance in Chicago for a number of years, Mr. Dembusky leading with 40 years' experience.

Among the companies the new agency will represent are: New Amsterdam, Home, Fireman's Fund, Citizens, America Fore group, Northern Assurance, Northwestern F. & M., and New York Fire.

## Time To Take Stock of A & H, Smith Tells Bureau Meeting

There are few who would dispute that the point has been reached where ownership of health insurance is hardly a matter of choice. In the future the man without health insurance will be considered as improvident—or even as much a public menace—as the car owner without automobile insurance, J. Henry Smith, vice-president and asso-

He continued since it seems quite clear people must have health insurance, the only question is, "Will we provide it or will we copy Britain?" . . . The executives of the personal insurance business must, in protection of its life, devote the fullest measure of competent, determined attention to health insurance. "Too long already have some of us allowed it to languish in the shadow to which it was consigned when it faltered financially during the depression."

There has been too much done with minor, limited coverages and frills and with "first dollar" coverages, Mr. Smith declared. As a corollary, he suggested developing and pushing lines and plans that take hold mostly in financially important situations and see the insured through to very high limits when costs run high. Major medical as it is known today may not need a final answer, he said, but it is illustrative of the type of experimenting needed to bring health insurance into its full potential.

Turning to cancellations, he pointed out: "If we are insuring health, we had better be sure that we do so in full measure rather than insure merely one illness, the appearance of which brings on cancellation. It is a misnomer, perhaps a cruel treachery, to say we are offering health insurance and then withdraw when the insured's health disappears... We ought to be providing substantial protection against a state of ill-health."

The speaker opined there are a number of legitimate uses for the cancellation clause and did not criticize its original conception and its utilization in the earlier days of health insurance, but today all motivations in its use must be reviewed fully and objectively. It is time to stop using the cancellation device as a substitute for actuarial soundness.

"What we apparently do is to undertake a risk that we know on the average naturally increases with age, but we use a premium adequate only at the young ages; and then we try to prevent the natural, average increase in aggregate risk by cancelling those who become bad risks even though as individuals they are not at fault. Aside from the ethical and public relations questions involved, don't we have to decide, just as life insurance did long ago, that we should set up reserves in early durations to meet increasing costs?" the speaker queried.

"As for the matter of increased cost due to generally increased frequencies in medical techniques and charges, I think Blue Cross has shown us how to handle it," Mr. Smith said, "as they have a number of things: retain the right to change premiums for classes of policies—and then don't fear to raise them when justified. Convince

people they are getting more and they will pay more. Blue Cross has proved it can be done."

He also wondered, "How long we can continue to say without important qualifications if the product we're trying to handle is insurance. We already have a few instances where it isn't insurance, as has so often been said about such items as maternity benefits... Yet there is impending a possible important enlargement of the services of insurers and directions that are not insurance, strictly defined. In

developments as to the indigent, and possibly later, as to certain other classes, such as the chronic ill."

such as the chronic ill."

Also there may be important political arguments in favor of using the insurance mechanism to handle the indigent. If they are worked into the insurance operation, arguments for state medicine and financing will be substantially decreased.

Mr. Smith said there should be developed some device for handling protection for people who are aged and infirm also, even though the risk is "frightening from the insurance view-

point." He was glad to see the subject high on the list for the Joint Committee on Health Insurance.

tee on Health Insurance.

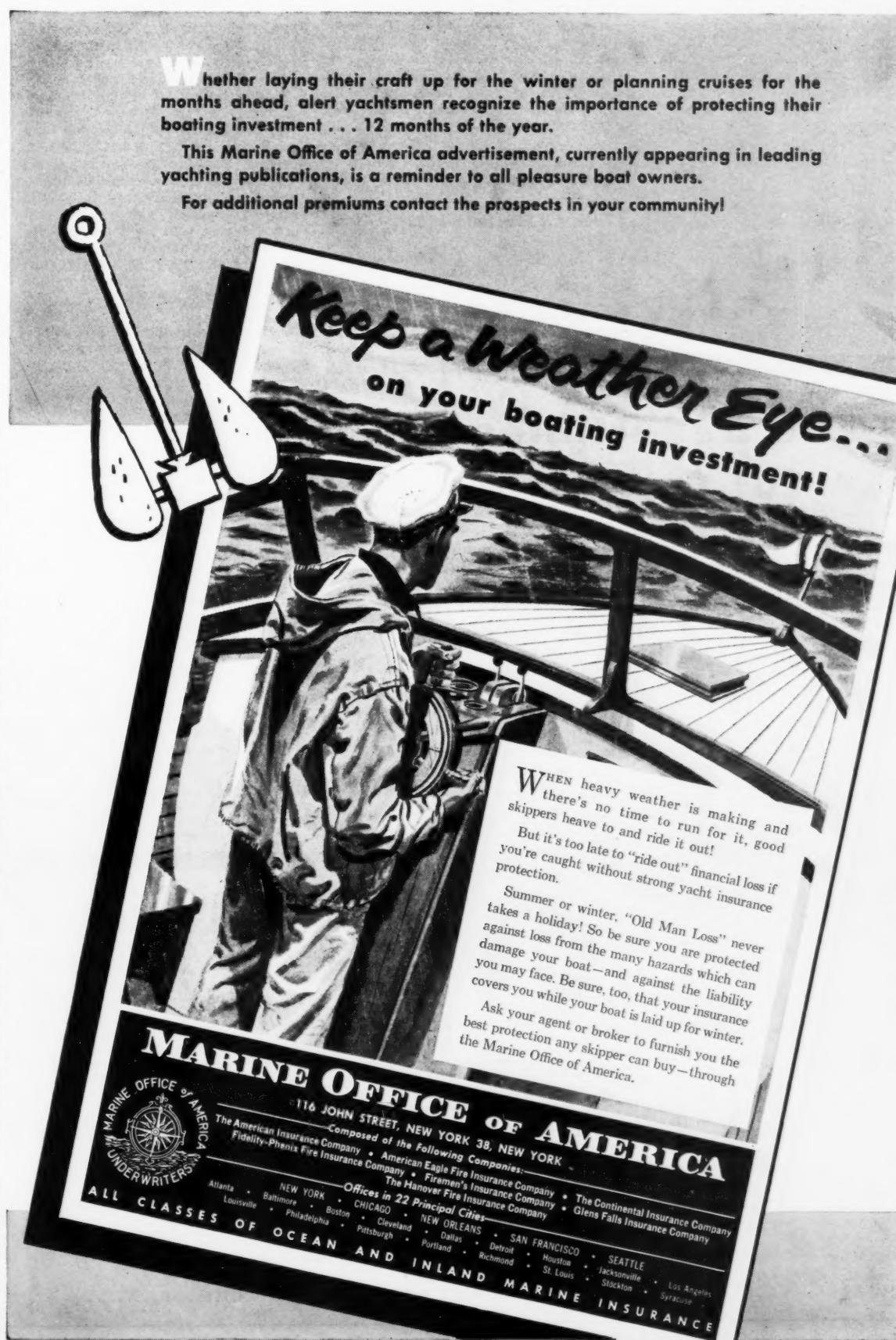
Health financing is more and more a public concern, and health insurance which in essence is health financing becomes basic and so vital to the nation's economy and society that it no longer avoids public concern. In that fundamental sense, health insurance simply is no longer a private matter, said Mr. Smith. He listed several of the recent developments and activities in the public arena bearing significant-

(CONTINUED ON PAGE 34)

ng their craft up for the winter or planning cruises for the alert yachtsmen recognize the importance of protecting their **ent . . . 12 months of the year.**

This Marine Office of America advertisement, currently appearing in leading yachting publications, is a reminder to all pleasure boat owners.

**For additional premiums contact the prospects in your community!**



## Tenn. Agents' Card Ready for Oct. 21-22

Insurers of Tennessee have completed the program for the annual convention Oct. 21-22 in Memphis. President Louis J. Englert of Jackson will give his report Thursday morning, as will John B. Baily, Knoxville, state national director. Reports of the standing committee and the nominating committee will precede the election of officers and directors.

At the Thursday afternoon session J. H. Hines of Hines Brothers, Atlanta, southern managers of Crum & Forster will speak on the theme, "We Are Facing A Serious Challenge." He will be followed by Charles T. Houston, assistant manager of the insurance division of the U. S. Chamber of Commerce, speaking on "The Role of the Trade Association in Our Free Enterprise System". Mr. Houston was formerly deputy insurance commissioner of Tennessee. A panel on dwelling and contents will be moderated by C. F. Zehnder, of Nashville. Jack Garton of Commercial Union, Nashville, the first speaker of the panel, will have as his topic comprehensive dwelling policies. Bob Guluskey of Knoxville will speak on homeowners A and B; John Lee of Nashville will speak on form 49D; and Jack Elvis of Nashville will speak on form 49S and SHO.

At the Thursday evening banquet the new officers will be installed by the Commissioner Northington.

The Friday breakfast forum will feature a rural and small town agents conference with Jack Frost of Clarksville as chairman. Mr. Garton will be the guest speaker and forum leader.

"Wind and Fury", a National Board film, will be shown at the Friday morning session, followed by John E. Sonin, superintendent A&H division, Fireman's Fund, who will speak on "How A&H Can Balance Production in Your Agency". Gilbert F. Jones of Nashville, state agent of North British group, will speak on the Tennessee caravan school plans. Russell H. Miles of Kingsport will moderate a panel on casualty coverage, on which Joe H. Bandy of Nashville, Louis A. Schmitt of Memphis and Rufus C. Ross of Mt. Pleasant will speak.

At the Friday luncheon a trophy cup donated by Cherokee Ins. Co. will be awarded for the "Insurer of the Year."

### Utah AR Loss Ratio Is 89%

The combined BI and PDL loss ratio of Utah assigned risk plan in 1952, according to figures compiled as of Dec. 31, 1953, was 89.0, as compared with a ratio of 80.0 for 1951. The BI ratio is 92.0 and the PD 82.9 for 1952 on total written premiums of \$76,756. In 1951, the premiums were \$57,781.

## Tex. AR Plan, Service Office Report Results

DALLAS—Members of Texas Auto Assigned Risk Plan adopted a motion at the annual meeting here to make the organization's appeals committee its governing body as soon as an impending separation of the plan from Texas Auto Service is approved by the Texas board of commissioners.

R. V. Ricketts, manager, reviewed the plan's activities during the year, reporting that 17,654 applications, a 9% decrease, had been examined, but that renewals had nearly doubled to 6,195. There were 8,851 assigned risks, with 43.2% requiring financial responsibility certificates. Premiums collected decreased slightly to \$431,081.

Written premiums of the 378 member companies of Texas Automobile Insurance Service Office for the fiscal year aggregated \$213,866,142, up 3.1%, manager. Don Squibb reported.

Collision premiums ranked first at \$82 million, up 5%; Others were bodily injury, \$64 million, down 2.1%; property damage, \$36 million, up 4.6%; comprehensive, \$21 million, up 11.3%; fire and theft, below \$8 million, down 1.1% and all other lines, \$1.7 million, up 7%.

A. P. Boyd of Cravens, Dargan & Co., Houston, was elected chairman of the service's governing committee to succeed Robert S. Stephens, Employers Casualty. New members of the governing committee for three-year terms are Motors Ins. Corp., Fidelity & Casualty and Grain Dealers Mutual.

## South Dakotans Elect Schmidt President

E. W. Schmidt, Aberdeen, was elected president of South Dakota Assn. of Insurance Agents at the annual meeting at Pierre. Other officers are John Laughlin, Rapid City, vice-president; and Robert O. Wangness, Garretson, secretary-treasurer, A. S. Avery, Huron, executive secretary, and Herb Thrall, Huron, state national director.

Commissioner George O. Burt, discussing the procedure of company filings, headed the list of speakers. Others were:

Kenneth Ross, Arkansas City, Kan., of the executive committee of NAIA; Richard C. Allgood, secretary of the Nebraska association; Dr. Curtis M. Elliott of the University of Nebraska; Governor Sigurd Anderson of South Dakota, who discussed highway safety, and Alexander McDonough, manager of Travelers at Omaha, who spoke on casualty sales techniques.

The association supported a resolution to oppose direct billing of premiums by company home offices.

Glen D. Heaton, Watertown, retiring president, presided at all meetings.

## Insurers of Omaha Elect: Hear Naggs on Future Goals, Past Achievements

Insurers of Omaha, Inc., have elected Harold Peterson president; Dean Ames, first vice-president; Richard Stork, second vice-president; and Paul Toombs, secretary-treasurer.

In his report, William Naggs, outgoing president, outlined the projects of the association during the past year. A scholarship fund of \$200 was set up at the University of Omaha for a junior or senior student in the college of business administration showing strong desire and aptitude for the insurance business. The association played host to the convention of Nebraska Assn. of Insurance Agents and assumed responsibility for insurance on the Omaha Red Cross and driver-school autos.

The association also actively participated in "Career Day" at the university, contributed to the insurance material at the library and recently placed a large ad in the insurance insert of the *World-Herald* pointing up the professional services of all members. The Nebraska association was advertised in the same issue.

In his recommendations for the coming year Mr. Naggs urged the public relations committee to advertise and explain the benefits of significant changes in coverages to the public and connect them with the services of the members of the association.

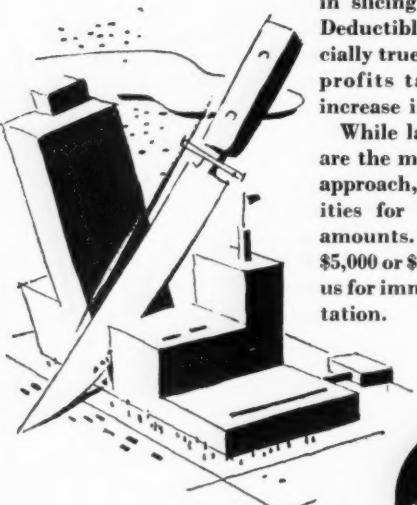
Richard C. Allgood, executive secretary of the Nebraska association, gave details of the annual convention to be held October 28-29 at Lincoln.

J. F. Follman, Jr., manager of Bureau of A&H Underwriters, will speak at the Oct. 11 meeting of Indianapolis A&H Assn. on the right of discontinuance of A&H insurance by the company.

## Fire Deductibles Cut Costs...

More assureds are becoming interested in slicing their premiums with Fire Deductible plans. This has been especially true since the death of the excess profits tax and the corresponding increase in cost-consciousness.

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## CPCU Rally Hears Pilling on Service Concept in Sales

Tells What Producers,  
Companies Must Do  
To Justify Confidence

Every act performed by every person engaged in every type of the insurance business, directly or indirectly, contributes to helping someone who is in some kind of trouble, Neville Pilling, U.S. manager of Zurich, said at the All-Industry Luncheon and Conferment of the Society of CPCU at the Palmer house in Chicago today at that organization's annual meeting.

The speaker listed the prime purposes of various types of policies, such as workmen's compensation, fire A&H, life, etc., and pointed out service opportunities. Beginning with the producer, as the man on the firing line or the contact point, Mr. Pilling said if he is to take full measure of his opportunities he should look upon himself as being motivated by the urge to assist someone in trouble or someone with a potential for trouble.

As an example of what a producer might do if he is soundly motivated, Mr. Pilling said a young man with an eye on the junior generation as the meat of his business tomorrow could volunteer his services to the hard-pressed educational system. "Can you think of a better way to educate tomorrow's customers in the rights and wrongs of insurance?" he queried. And in the community there is no one better qualified than the insurance producer who must be conversant with the hundred ramifications of business in everyday life. Without detracting "one whit from the devotion of professional teachers" could there be better counsel business-wise for the youth of the country than the insurance man, "who successfully scrapes a living from the community barrel, who has the common prosperity of the community and the individual success of its members as the limiting factors of his own success and, can you think of anyone more free from any



Neville Pilling

anti-American or anti-business taint than the local practitioner of insurance?"

If it were financially possible for companies to offer the producer financial support for say five years and relieve him of all necessity for earning a livelihood on the sole condition that he devote himself entirely and exclusively to the business of service, he could drop the word "sell" from his vocabulary and fulfill his opportunity as underwriter of financial misfortune, Mr. Pilling declared.

This producer would seek and find

sources of trouble, make himself available as business counsel and adviser of the community, devote himself to service on the town council, work with the forces of law as an interpreting personage, act as a volunteer chief for dozens of worthwhile causes looking for help in every community, act as instructor, coach and scout master to bewildered teen-agers, as a Dutch uncle to everyone with a question or problem.

Even though financial considerations prohibit the realization of any such dream world, Mr. Pilling said, producers themselves by channelling their

efforts along such lines and keying their every action as they would in a campaign for election as the unofficial mayor of their own community, can realize the effects and enjoy the fruits of such service. This type of producer could not possibly "turn the corner on any block of his community without running into an opportunity for service, which, is also an opportunity for an insurance sale."

Lest this sound too idealistic, Mr. Pilling cited a real life case in a Michigan town with 10 major industries and

(CONTINUED ON PAGE 28)

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## America Fore Opens New Birmingham Office

America Fore has opened its consolidated Birmingham offices in the New America Fore building at 1901 Tenth avenue. This brings together under one roof the branch office of Fidelity & Casualty previously located at 717 Frank Nelson building and the field office of Continental, Fidelity-Phenix, Niagara and American Eagle, formerly located at 1801-1802 First National building.

Field men of the fire companies who

will be located in the new building include State Agents M. Murray Davis and Ed S. Harris, Special Agents R. C. Britt and G. H. Felgner, and Engineer Donald Eastman.

C. A. Spencer continues as resident manager of Fidelity & Casualty and C. E. Blackburn as manager of the claims department.

Kansas Fire Prevention Assn. will inspect Parsons Nov. 16 and 17. On Nov. 18 there will be a zone meeting of the public relations committee of Kansas Fire Underwriters Assn. at Parsons.



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## Norton Heads New Chubb Detroit Office

Chubb & Son has opened a branch office in the National Bank building at Detroit. The new office will serve the Michigan area and is under the management of Charles F. Norton, Jr. He has been with Chubb & Son for more than 15 years, at both the head office and at Chicago.



Charles Norton, Jr.

## Philadelphia CPCUs Elect

Joseph R. Grubb, Jr., manager of Educators Mutual, was elected president of Philadelphia chapter of CPCU at the annual meeting there.

Other officers elected are John H. Yourtee, automobile department superintendent of Fire Association, and Robb B. Kelley, Employers Mutual Casualty manager, vice-presidents, and William P. Arnold, Jr., casualty manager of the metropolitan department of Indemnity of North America, secretary-treasurer. Eldridge J. Freeman, Freeman Toro & Co., retiring president, and John W. Kelley, Mather & Co., retiring vice-president, were named to the executive committee.

A. L. Kirkpatrick, insurance department head of the U. S. Chamber of Commerce, will speak at the chapter's conference dinner Oct. 13.

## O'Neill Named in Canada

James F. O'Neill has been named Fireman's Fund group's casualty superintendent in Canada. In 1951 Mr. O'Neill, who has had 27 years in insurance, moved from Scotland to Canada as a casualty underwriter for Caledonian group.

## Plan Mutual Work Shops in Wis.

In co-operation with Wisconsin 1752 Club, the University of Wisconsin extension division business institute has inaugurated a series of fire and casualty insurance workshops of seven weekly evening sessions. Among the cities included are Fond du Lac, Appleton, Janesville, Stevens Point and Eau Claire. Topics and speakers will be the same at each city. Included will be burglary and robbery, A&H, earnings, workmen's compensation, inland marine, plate glass and additional EC.

Discussion leaders include Robert Damon, Shelby Mutual Casualty; M. W. Kiley, Illinois Mutual Casualty; Roman Wagner, Jr., and John Ryerson, West Bend Mutual; Clarence Loverude, Iowa National Mutual; J. Leonard Henderson, American Mutual; Robert Cook, Badger Mutual, and Paul Pleuss, Manitowoc Mutual.

## Wyper New Hartford Fire Asst. Secretary

Hartford Fire has elected James Wyper, Jr., an assistant secretary of the company. He joined the company in 1940. After army service he was appointed a special agent and transferred to Washington, D. C. He was recalled to the home office in 1952 as loss superintendent.

## Tri-State Agents Meet

The annual Sparks Club agents' educational meetings in Pennsylvania, Maryland and Delaware were set up. Approximately 5,500 invitations were sent to agents representing one or more of the 53 mutual insurers participating in the meetings. All meetings began at 10 a.m. and ended at 4 p.m. Dates and places were: Sept. 27, Grove City, Pa.; Sept. 28, Bedford Springs Pa.; Sept. 29, Baltimore; Sept. 30, Hershey, Pa., and Oct. 1, Williamsport, Pa.

Field men who compose Sparks Club covered latest policy changes and additions. Last year 1,100 persons attended the meetings.

## New Insurer 10% Off

Truckmen's Ins. Co. which has just been licensed in New York will furnish a market for truck full cover at 10% off manual. It will seek to reduce accidents, claims and losses of insured by proper engineering, accident prevention and safety service programs.

The officers of the company operated a special safety group for workmen's compensation insurance, which paid cash dividends on a 10% rate deviation.

The company's home office is at 152 West 42nd street, New York City. It will commence operations Oct. 1.

## New Hartford Engineer

Hartford Accident advanced James A. Westervelt to district engineer at Denver, covering Colorado, New Mexico, Wyoming and western Nebraska. His headquarters will be in the Symes building. Mr. Westervelt has been with Hartford Accident since 1947 as an engineer at Pittsburgh.

Engineer K. W. Wietzki has been transferred from Albuquerque to Lincoln and Kenneth L. Kern, who has been in Denver, has succeeded Mr. Wietzki at Albuquerque.

## Mutual Agents Organize at Flint

Mutual Fire & Casualty Agents Assn. was organized at Flint, Mich., last week, adopting a constitution and electing officers for the year. The officers are: President, Russell L. Ballard, Ballard & Butler; vice-president, Clayton Keyser, Frankenmuth Mutual Auto; secretary-treasurer, Robert Harvey, Harvey Insurance Service. The new organization has 30 members.

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## Saskatchewan G.&F. May Affect Economy, D. C. Hawkins Says

The proposed entrance of Saskatchewan Guarantee & Fidelity into North Dakota may indicate an intention to branch out into other states, D. C. Hawkins, assistant secretary of St. Paul companies, warned members of Insurance Federation of North Dakota at a meeting staged in conjunction with the annual convention of North Dakota Assn. of Insurance Agents at Minot. The agents, as reported in last week's issue, are vigorously opposing acceptance of the company.

The project has a bearing on our economy, Mr. Hawkins said, and raises the question of whether it is proper for a socialistic enterprise to circulate freely. The company is owned by the province of Saskatchewan.

In pointing out difficulties the company faces, he mentioned that the Canadian people probably do not want their money used to finance the expansion and the Saskatchewan legislature cannot force by law that institutional business be given to the company as it did in the home province. Other western Canadian provinces have successfully resisted entrance of the company.

The move to enter Montana brought Saskatchewan G. & F. into the news recently, when agents there put up a court fight to rescind Commissioner

Holmes' acceptance of the company as a violation of the state and federal constitutions.

Mr. Hawkins also discussed the function of insurance, tracing its development during the last 40 years to meet the needs of a changing society, and he described the role of insurers in major catastrophes, pointing out that no other institution, not even the government, could so effectively bring about reconstruction in such cases.

He reviewed the automobile insurance picture, stressing the role of the industry in making the highways safe.

Emphasizing that compulsory automobile insurance does not prevent accidents, he used as an example experience in Massachusetts, where injuries almost doubled after compulsory was effected. He maintained that no state could institute the ruling with good results.

In discussing unsatisfied judgment funds, he pointed out that during economic stress there would be danger of the scheme failing and resulting in state funds.

Officers elected at the meeting were Harry Nustad, Hillsboro agent, presi-

dent; Mel Toussaint, general agent for Occidental Life at Fargo, vice-president; Claire Simpson, Fargo, treasurer and Attorney Fred Saefke, Bismarck, secretary.

The Federation is expecting that three unfavorable bills will be introduced in the North Dakota legislature this year. These are: A comparative negligence bill; a bill requiring that limits of liability in auto be revealed, and a bill to repeal the guest law, which prohibits a passenger from suing the driver except in cases of gross negligence and intoxication.

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## Need Marine War Risk to Cover Reactivated Ships

The insurance requirement of the maritime administration insurance division on reactivated Liberty and Victory ships is the same as before they were mothballed. This requirement is marine war risk. The administration also requires enough insurance to protect its interest in ships sold but on which it holds mortgages.

The problem arose after the President signed the bill providing for transportation of waterborne cargoes in U. S. flag vessels.

## N. Y. CPCU Lunch

New York chapter of CPCU will sponsor the annual conference luncheon Oct. 14 in New York City. Dean Harry J. Loman of American Institute will confer the CPCU designation on 32 candidates from the area.

L. C. Irvine, general manager of American Foreign Insurance Assn., will be the guest speaker.

## Doctor Rates Revised in Miss.

Revised rates for physicians and surgeons professional liability insurance have been approved in Mississippi. The rate changes, filed by National Bureau, were in effect Sept. 22.

The charge for partnership liability is reduced from 20 to 33 1/3% of the per person rate for each individual comprising the partnership. The charges for the employed physicians, employed surgeons and employed dentists classifications are reduced from 20 to 33 1/3% of the rates for, respectively, the physicians, surgeons, and dentists classifications.

The additional charges for X-ray therapy and shock therapy by physicians and surgeons are correspondingly revised. A new additional charge classification is established for physicians or surgeons who perform shock therapy while in active military service.

Charges remain unchanged for employed technicians, physicians in active military service, surgeons in active military service and X-ray therapy by physicians or surgeons in active military service.

## EDITORIAL COMMENT

## A&amp;H Renaissance May Be Around Corner

There are indications the coming few months some day may be characterized as the A&H renaissance. At the least, there is promise the period will be one of vigorous activity within the fastest growing branch of the insurance business. And there is equal promise many changes will come about.

Beset with complaints from various quarters, and finding themselves enmeshed in the federal governmental scene, insurers comprising the A&H industry resolutely are stepping forward toward answering unfounded charges, stamping out practices that lead to dissatisfied policyholders and approaching problems in a united fashion.

An industry rule book is in the making. Adoption by member companies of both H & A Underwriters Conference and Bureau of A & H Underwriters of stringent ethical and advertising standards constitutes a watchword for all insurers writing A&H. The effect these guides will have lies not in the operational changes that will be made by the many companies, but on the small minority in need of moral suasion.

That more innovations will be instituted as a result of studies now being made by the Joint Committee on Health Insurance is apparent from the description by its chairman, E. J. Faulkner, president of Woodmen Accident & Life, of the topics now being considered by three subcommittees. Organized last April, the joint committee is comprised of representatives of various trade associations interested in A&H. As Mr. Faulkner said at the recent bureau annual meeting, through the committee every aspect of A&H is being surveyed, inspected and tested to discover and overcome whatever weaknesses may exist. For the first time, he stressed, every element of the business is represented at a common conference table, intent on the solution of common problems. Because some of the most knowing men in A&H are seated at that table, workable and uniformly acceptable solutions are almost a certainty.

The areas on which the joint committee is focusing its attention have not been fully revealed. Nevertheless, that its approach is comprehensive is obvious from the outline given of the activities of the three subcommittees. One is preparing a blueprint of how the structure of trade associations may be made more effective. The result

could be formation of a group similar in purpose to the Institute of Life Insurance. It would be an instrumentality to tell the story of the business to the people, acting as a single authoritative A&H spokesman.

Already having met with various state insurance departments, NAIC and some agencies of the federal government, the second subcommittee is considering both internal and external regulation of the business. Gaps are to be closed and adherence to ethical standards is a principal objective.

Taking the long range outlook, the third group's study revolves around improving service to the public, and hospitals and the medical profession, as well as bettering the A&H product itself and the methods of distribution.

There are many other omens that progress is being made toward an A&H industry united on the fronts that will enable it to gain the public's favor. Among these are the activities of Health Insurance Council, and the recent appointment of Robert R. Neal as joint resident counsel at Washington for Bureau of A & H Underwriters and H & A Underwriters Conference. The latter is concrete evidence of the development of a strong cooperative program between the two principal A & H associations. Mr. Neal is one of the staunchest advocates of integration of A&H association activities. A former conference president, he long has been prominent for his A&H activities, both inside and outside the business. He has headed the A&H section of American Bar Assn. and is looked upon widely as an A&H authority. His reputation, and the fruits of his labor, will stand the entire A&H industry in good stead in Washington.

## PERSONALS

**Robert C. Dennett**, engineering consultant of National Board, is being honored by a dinner in New York City, marking his retirement after 50 years of continuous service.

Mr. Dennett, who joined the board Oct. 1, 1904, was a field engineer for 15 years, office engineer for 25 years and assistant chief engineer for 10 years.

During World War I he was a dollar-a-year man as head of the fire protection of the Emergency Fleet

Corp. and during the second world war he was advisory engineer in charge of fire protection for the navy's bureau of yards and docks.

**Robert J. Eastburn**, special representative for Stewart, Smith (Illinois) Inc., Chicago, is convalescing in St. Francis hospital in Evanston, Ill., following a hernia operation Sept. 23. He will not return to active duty in about 30 days.

**Ben D. Cooke**, senior partner of B. Cooke & Partners, Ltd., of London, and managing director of Agency Managers, Ltd., New York, arrived in New York for a three weeks business trip. He will also visit the west coast and Canada. His wife is traveling with him to Vancouver. Mr. Cooke will stay in the U. S. until mid-October, when Richard H. Jones, vice-president of Agency Managers, returns from a two week visit to London.

Front page news in Chicago last week was the holdup of **Everett E. Ballard**, president of All American Casualty, by two robbers posing as policemen to obtain entrance into his home in Arlington Heights, a Chicago suburb. Mr. Ballard was held prisoner for 20 minutes while the robbers ransacked his home and stole jewelry valued at more than \$2,000. Mr. Ballard was alone at the time and was uninjured.

**Orville F. Corbin**, a broker with Childs & Wood agency of Chicago, is a candidate on the Republican ticket in the November election for congressman from the sixth Illinois district. Mr. Corbin has been with Childs & Wood since 1947, starting as a casualty underwriter and later becoming a producer. This is his first experience in running for political office.

**Webb Woodward**, Topeka, observed his 20th anniversary as an agent there. Russell R. Brown of the Kansas department and company officials from Baltimore, Kansas City, Kan.; Chicago, Topeka and Lincoln attended a cocktail party and dinner in Mr. Woodward's honor.

**Walter Meiss**, U. S. manager of London Assurance, was guest of his associates at a luncheon honoring him on his 35th anniversary with the company.

**Fred G. Pederson**, cashier of Equitable Society at Rochester, is celebrating his 25th anniversary with the company. He joined Equitable at Cleveland in 1929, later serving as assistant cashier at Syracuse and Buffalo and as cashier at Burlington. He went to Rochester in 1939 as cashier. A banquet in honor of Mr. Pederson will be attended by members of the Rochester agency and Vice-president Harold A. Spiller.

**JOE CARR**, prominent Nashville local agent, has been elected state treas-

**LILBOURN C. IRVINE**, 47, general manager of American Foreign Insurance Association, died suddenly at his home in New York City, as the result of a heart attack. He had just returned from attending the conference of International Union of Marine Insurance in Scheveningen, Holland. He had attended the hemispheric insurance

conference at Rio De Janeiro. He was born in Rio, where his father was American consul, and two sisters and his mother still live in Brazil.

Mr. Irvine had been with AFIA since 1926, starting as a trainee and being assigned to Brazil. After service in Columbia he went to the New York head office in 1935. He transferred to India in 1936 and became acting manager of the Bombay and Calcutta offices. In 1937 he was named far eastern inspector and in 1938 assistant manager in charge of the Far East and parts of South America.

In 1943 he returned to New York as fire manager, became assistant general manager in 1947 and general manager in 1950. He was a past president of American Brazilian Assn. and a director of the Far East-American Council of Trade & Commerce.

**ARCHIE B. GILE**, 58, local agent at Hanover, N. H., died after a heart attack at his home. He had been president of New Hampshire Assn. of Insurance Agents.

**JOHN C. HUTCHINSON**, 72, local agent at Evansville, Ind., for many years, died in the army hospital at Jefferson Barracks, Mo., after an illness of four years. Mr. Hutchinson entered the insurance business in Evans-

ville of the Democratic party. He has served as treasurer of Tennessee Assn. of Insurance Agents. Mr. Carr was at one time secretary of state and his wife held that position while he was in the army in the second world war.

A 65-foot, \$50,000 cruiser "Nautilus," owned by **Roger McCormick**, president of Universal Mutual Casualty of Chicago, sank mysteriously in Monroe street harbor there. Mr. McCormick said he thought another boat may have rammed the Nautilus during the night. "Otherwise, somebody may have pulled a seacock to sink her purposely," he said. The boat was insured by Mr. McCormick's own company. It is planned to raise the vessel, which sank in shallow water.

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**KANSAS CITY 6, MO.**—605 Columbia Bank Bldg., Tel. Victor 9157. William J. Geising, Resident Manager.

**MINNEAPOLIS 2, MINN.**—558 Northwestern Bank Bldg., Tel. Main 5417. Howard J. Meyer, Resident Manager.

**NEW YORK 38, N. Y.**—99 John Street, Room 1103, Tel. Beekman 3-3958. Ralph E. Richman, Vice-Pres.; J. T. Curtin, Resident Manager.

**OMAHA 2, NEBR.**—610 Keeline Bldg., Tel. Atlantic 3416. Clarence W. Hammel, Resident Manager.

**PHILADELPHIA 9, PA.**—123 S. Broad Street, Room 1127. Tel. Pennypacker 5-3706. E. H. Fredrikson, Resident Manager.

**PITTSBURGH 22, PA.**—503 Columbia Bldg., Tel. Court 1-2494. Bernard J. Gold, Resident Manager.

**SAN FRANCISCO 4, CAL.**—Flatiron Bldg., 544 Market St., Tel. Exbrook 2-3054. F. W. Bland, Pacific Coast Manager.

## DEATHS



L. C. Irvine

conference at Rio De Janeiro. He was born in Rio, where his father was American consul, and two sisters and his mother still live in Brazil.

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ville with his father and brother and later started his own agency. Richard M. Hubbell, formerly assistant manager of National Inspection Co., recently joined the Hutchinson agency as assistant to the president.

**H. S. THOMPSON**, 52, died at Charlotte, Vt. He had a long career in insurance starting with Hartford Accident at the home office and then as manager at Detroit 1926 to 1931. He founded General Underwriters, Inc. at Detroit in 1931 and retired as chairman in 1953. He had been a director of Vermont Mutual Fire and of Sanborn Map Co.

**CHARLES C. SMITH**, 57, local agent of Saranac Lake, N. Y. for 11 years, died. He formerly operated an agency in the lobby of Hotel Syracuse and in 1951 joined Raymond LaRose in the Smith-LaRose agency.

**JULIAN PRIOLEAU**, retired special agent for Springfield group in Louisiana and Mississippi, died at Biloxi of a cerebral hemorrhage. Mr. Prioleau joined the companies in 1920 and retired in 1948. He was a former president of Louisiana Rating and Fire Prevention bureau.

**ALFRED J. PIATT**, 84, broker with Insurance Agency Co. of Clayton, Mo., died of a cerebral hemorrhage. For the past 35 years and until 10 days before his death he had been active in the business.

**S. H. GREGG**, 59, for the past eight years owner of the Hatfield & Co. agency in Peoria, Ill., died in a local hospital there. A former field man for Missouri Casualty, for several years he traveled in a number of states. A brother, R. H. Gregg, is with Crum & Forster in Peoria.

**GEORGE W. DAVIS, Sr.**, retired auditor of Maryland Casualty died at St. Joseph's infirmary, Louisville, Ky. Mr. Davis, who made his home at Cincinnati, was visiting his son when he became ill.

**FRANK ARMSTRONG**, 67, Woodman Accident cashier, died. He had been with the company 35 years.

**MRS. JOHN B. MEEHAN**, wife of the head of John B. Meehan agency at St. Louis, died.

## Mutual of Omaha Criss Award Goes to Hall

W. Earl Hall, editor of the Mason City *Globe-Gazette*, won the \$10,000 Mutual of Omaha Criss award and gold medal for outstanding contributions to the field of health and safety. There were about 300 candidates for the honor. The award will be presented by V. J. Skutt, president of the sponsoring company, at the National Safety Council board meeting at Chicago.

Mr. Hall's safety work started in 1926, when as Iowa community service director for the American Legion,



W. Earl Hall

he launched one of the first organized safety campaigns. The posting of safety signs at the edges of all towns in the state was a result.

His newspaper has constantly crusaded for safety and in 1953, Mr. Hall was named Beecroft lecturer to the National Safety Congress in Chicago.

## Indiana Mutual Agents Elect Funk President

J. Willard Funk of Connersville, was elected president of the Mutual Insurance Agents Assn. of Indiana at its annual convention in Indianapolis. More than 200 agents attended.

Other officers elected are E. B. Heston of Evansville, first vice-president; Walter Sievers, Valparaiso, second vice-president; Jack Horner of Frankfort, treasurer; and T. L. Higgins of Indianapolis, recording secretary.

T. M. Wetzel of North Manchester is the outgoing president. New officers will assume their duties Jan. 1, 1955.

## STOCKS

By H. W. Cornelius, Bacon, Whipple & Co.  
135 S. LaSalle St., Chicago, Sept. 28, 1954

Aetna Casualty	3.00*	183	187
Aetna Fire	2.40	70 1/4	71 1/4
Aetna Life	2.50*	144 1/2	146
Agricultural	1.60	34 1/4	35 1/4
American Equitable	1.70	35 1/4	36 1/4
American Auto	2.00	53 1/2	55
American (N. J.)	1.10	29 3/4	30 3/4
American Motorists	.24	12	13
American Surety	3.00	69	70 1/2
Boston	1.40	38 3/4	40 1/4
Camden Fire	1.10*	28	29
Continental Casualty	2.60	87 1/2	89 1/2
Crum & Forster com.	1.80	62 1/2	64
Federal	.60	32	33
Fire Association	2.20	50 1/2	53
Fireman's Fund	1.80	65 1/2	67
Firemen's (N. J.)	1.00	36 3/4	37 3/4
General Reinsurance	1.80	44	45
Glen Falls	2.00	76 1/4	77 3/4
Globe & Republic	.90	19	20
Great American Fire	1.60	37 3/4	39 1/2
Hartford Fire	3.00	174 1/2	176 1/2
Hanover Fire	1.80	44 1/2	46
Home (N. Y.)	2.00	44 3/4	45 1/4
Ins. Co. of No. America	2.25*	101 1/2	103
Maryland Casualty	1.20	38	39
Mass. Bonding	1.50*	29	30
National Casualty	1.50*	35	41
National Fire	3.00	102 1/2	104 1/2
National Union	2.00	46 1/2	47 1/2
New Amsterdam Cas.	1.50	51 1/2	53
New Hampshire	2.00	44 1/4	45 1/4
North River	1.40	33 1/2	34 1/2
Ohio Casualty	1.55*	70	75
Phoenix, Conn.	3.40	91	93
Prov. Wash.	1.50*	31 1/4	32 1/4
St. Paul F. & M.	1.00	45 1/2	46 1/2
Security, Conn.	1.70*	43 1/2	45
Springfield F. & M.	2.00	54 1/2	56
Standard Accident	1.80	69 1/4	70 3/4
Travelers	19.00	1385	1405
U. S. F. & G.	2.00	81	83
U. S. Fire	1.80	50	52

\* Includes Extras.

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T. M. Wetzel of North Manchester is the outgoing president. New officers will assume their duties Jan. 1, 1955.

## Crum & Forster Names K. H. Leslie in Montana

Crum & Forster has appointed Kenneth H. Leslie hail supervisor to head its hail on growing crops department at 312 First National Bank building, Great Falls, Mont., where the underwriting, policy writing, accounting, loss adjustments and loss payments will be handled. Mr. Leslie is a seasoned hail man and has been supervising hail operations in Montana for another group of companies since 1946.

## Wabash Fire & Casualty Names 3 at Indianapolis

Wabash Fire & Casualty of Indianapolis has named Millard M. Wenger underwriter and Cornelius G. Jamison claims manager.

Mr. Wenger has insurance experience as accountant, office manager and fire and casualty underwriter. Mr. Jamison, a World War II air force veteran, was an adjuster in the field for Travelers. A lawyer, he has served as deputy prosecutor at Marion county, Ind., and deputy attorney general for the state.

Also added to the company staff was Paul Roy Woods, who has been with Aetna Casualty as special agent, Indiana Ins. Co. as underwriter, and most recently, with Michigan Surety as special agent.

## Minnesota Assn. Elects Mike Gilpin President

Mike Gilpin, Albert Lea, was elected president of Minnesota Assn. of Mutual Underwriters at a board meeting during the association's annual convention at St. Paul.

Other officers are J. C. Rasmussen, Stephens, vice-president; Lloyd Guther, Owatonna, secretary, and Roger Boushor, Minneapolis, treasurer.

Speakers the first day were Commissioner Robert Gibbons; Howard Mold, director of training for Minneapolis-Honeywell Regulator Co.; Carl Tomlinson, assistant manager of the inland marine department at Central Mutual, and Earl M. Larimer, Minnesota director of highway safety.

Speakers the second day were Frank Wilhoit, Jr., assistant executive secretary of National Assn. of Mutual Insurance Agents and J. C. Stennett, manager of the accident and fire prevention department of National Assn. of Mutual Casualty Companies.

Albert J. Hettinger, Jr., a senior partner of Lazard Freres & Co. has been elected director of National Fire.



Harry G. Mather (right), Trenton, newly elected president of the New Jersey Assn. of Insurance Agents, and John S. Sheiry, Bridgeton, newly elected chairman of the executive committee, exchange congratulations at the organization's annual convention at Atlantic City.

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## Maine Agents Reelect Congdon at Annual

Maine Assn. of Insurance Agents at its annual meeting in Poland Spring reelected Clyde T. Congdon, Brunswick, president. New officers are David Harding, Bar Harbor; C. F. Scott, Wilton, and Robert Winslow, Portland, vice-presidents. Ralph L. Young, Portland, was renamed treasurer. New members of the executive committee are C. F. Leeman, Portland, L. A. Dieschbourg, Springvale, and Robert Rowell, Waterville.

In his administration report, Mr. Congdon said membership has increased 58 to 235, and he gave much of the credit to Executive Secretary George F. McFarland. He said the executive committee is reluctant to commit the association to the expenditure of as much as \$35 per member on the suggested TV and radio public relations program of Eastern Agents Conference.

There was a panel on new dwelling forms, led by George H. Brinley of Portland. Benjamin M. Hermes, manager of New England Fire Insurance Rating Org., answered questions.

Archie M. Slawsby of Nashua, N. H., chairman of the NAIA property insurance committee, was endorsed as a candidate for membership on NAIA's executive committee.

Robert M. Morrison, Boston attorney, warned agents of the need for errors and omissions insurance. He cited a number of cases in which agents were held financially responsible for losses because they did not follow insured or company instructions.

Commissioner Mahoney, Allan Wikman of General Adjustment Bureau, Paul J. Jullien of Waterville, and William N. Woodland, editor of *The Standard*, also spoke.

## Minneapolis Assn. Elects

Carl H. Johnson of Don Miller Co. was elected president of Insurance Agents of Greater Minneapolis. Other officers are W. E. Brandow of Hermann Investment Co., vice-president; G. B. Sigurdson of the Camden agency, secretary-treasurer, and Mrs. Alice M. Fabianke, executive secretary.

The agents have begun an advertising and public relations program in local newspapers under the title "A Matter of Policy." The advertising promotes capital stock insurance, informs buyers of the service local agents provide, and is designed to help sell adequate and broader coverage and some of the newer policies. The association also plans to sponsor a radio series entitled "Dollars and Sense."

## NJFIR Elects

At its annual meeting in New York, Fire Insurance Rating Org. of New Jersey elected members to the governing committee for three years. The new committee members are Continental, Firemen's, Hanover and North British.

## Ask Help in Storage Cover

Ira P. Jones, manager of the Tennessee Inspection Bureau, has been asked by manager Walter Brooks of Hamilton county, Tenn., to help the county solve a problem of storing its 200 voting machines. Since buying them a year ago they have been stored in a Chattanooga public warehouse at a rental of \$480 a month with insurance coverage at approximately \$1 per \$100 valuation. The machines could be stored in the county highway garage at no rental cost but the insurance rate there is \$2.73. After a survey of the garage building, just outside city limits, by the bureau, Mr. Jones suggested structural changes and possible statutory measures to reduce rates.

## Cab Injury Rate Causes Compulsory Hike

Massachusetts taxicab owners protesting a proposed rate increase in compulsory automobile have been countered by Casualty Insurance Cos. serving Massachusetts saying that cabs caused personal injury accidents at the rate of 91 claims for every 100 cabs. A hearing on the cab rate increases is to be held Oct. 1.

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## NAIA Headquarters Chicago Roster

(CONTINUED FROM PAGE 8)

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**ROYAL EXCHANGE**—Frank J. Swallow, New York, assistant secretary; Freeman C. Read, manager and James M. O'Connor, assistant manager, Chicago; Robert F. McCarty, Indiana and Wendell D. Phillips, Wisconsin, state agents.

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**ROYAL-LIVERPOOL**—New York office: H. Clay Johnson, deputy U. S. manager; E. R. Voorhis, assistant U. S. manager; M. J. Rhew, secretary; A. K. Carlin and E. B. Van Vorst, agency secretaries; C. D. Padgette, assistant agency secretary. From San Francisco: J. C. Qualmann, assistant U. S. manager. From Chicago: G. C. Peterson, and H. F. Gregg, regional managers; and F. A. Miller, associate regional manager.

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**ST. PAUL FIRE & MARINE**—D. W. Swanson, agency secretary; D. C. Hawkins, public relations assistant secretary; R. H. Bancroft, marine secretary; J. K. Brown, automobile assistant secretary; J. M. Campbell, casualty assistant secretary; W. W. Johnson, fire assistant secretary.

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**SCOTTISH UNION & NATIONAL**—G. S. Tompkins, U. S. and state manager; Agents Harold B. Martin, Milwaukee; C. R. Dobbins, Indianapolis; D. H. Ferrell, St. Louis; Jack E. Deveau, Detroit; Charles E. G. Miller, Chicago.

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**SEABOARD SURETY**—John F. Schmidt, manager, Chicago.

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**SECURITY OF NEW HAVEN**—D. M. Witmeyer, manager; R. G. Tanger, assistant secretary and B. J. Daenzer, secretary. From Chicago: J. J. Hubbell, resident secretary and R. E. Croke, inland marine manager.

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**SPRINGFIELD F. & M.**—Charles E. Freeman, secretary, home office. M. E. Peterson, vice-president, and Secretaries L. A. McIntyre, R. E. Wessendorf, R. L. Blomgren, J. C. Thor, H. B. Kraft, F. W. Spalding, Jr., L. E. Mooney, and R. A. Foltz, all of Chicago.

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**STANDARD ACCIDENT**—M. J. Thompson and C. L. Miller, vice-presidents; T. L. Sedwick, executive secretary; R. L. Jackson, co-manager pro-

duction. From Chicago: J. S. Richardson, resident vice-president.

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**STEWART, SMITH (ILLINOIS)** Inc.—Leo B. Menner, F. K. Hinton, Rex Wallace, Don Crocker, Martin Churchill and Gus H. Johnson.

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**SUN**—Chas. W. Ohlsen, western manager; R. W. Baruth, assistant manager; H. S. Chessman, agency superintendent; L. H. Wisner, automobile superintendent; L. C. Pettersen, state agent, Illinois; and H. A. Olsen, special agent, Cook county.

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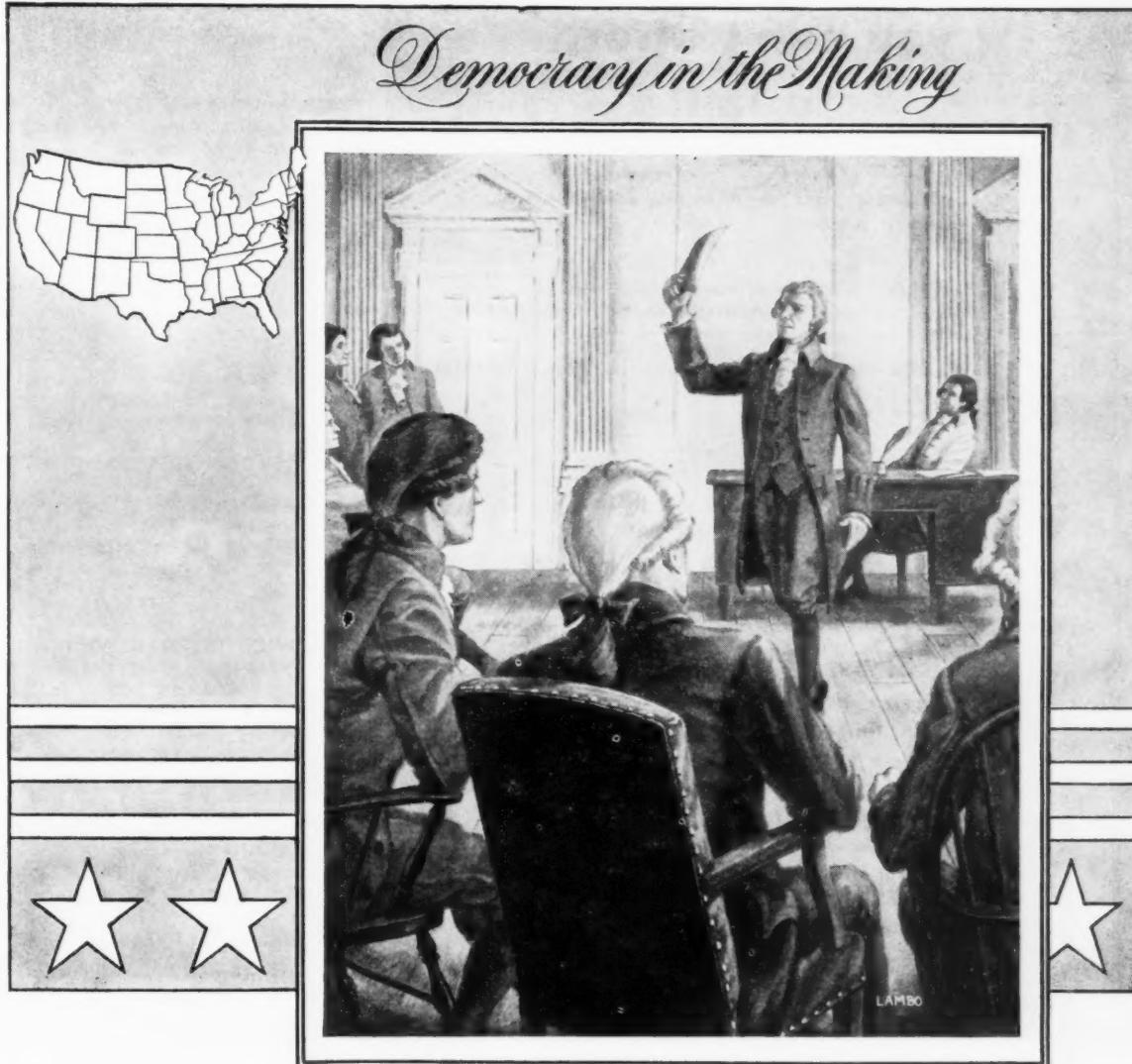
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YES NO

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- If someone is injured on your property, would your liability be covered by insurance? *Are you sure?*
- Are your jewelry and other valuables protected against theft while you're travelling? *Are you sure?*

If your answer to any of these questions is "no", you are tempting fate—a course not generally recommended to the prudent. If you are doubtful, don't take a chance. See a competent, independent agent or broker and have him review your insurance protection. And while you're at it, ask him about the new Homeowners Policy now available in many states. It covers in a single contract, for a single premium, all the normal hazards a home owner may expect to encounter.

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## More Speakers Listed for Cal. Agents' Convention

Newest additions to the program of the 47 annual convention of California Assn. of Insurance Agents, to be staged Oct. 25-27 at San Francisco, are Edward W. Church, executive assistant manager of Crum & Forster at San Francisco, and a panel to answer questions submitted by association members.

On the panel are Moderator B. Franklin Knapp, secretary-treasurer of the association; Richard Arnberger, assistant secretary of National Automobile Underwriters Assn., and Joseph Gelcher, chairman of the association's casualty and surety committee.

Also participating are Fay H. Hawkins, assistant general manager of Pacific Fire Rating Bureau; James C. Hayburn, chairman of the fire and allied lines committee; R. G. O'Brien, general manager of the California Inspection Rating Bureau, and John J. Savage, assistant manager of National Bureau.

## A Service Guide A

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## WUA Celebrates Its 75th Anniversary in High Style

(CONTINUED FROM PAGE 1)  
a TV program, including commercials for "Utopian Ins. Co." which offered the ultimate in a homeowner's policy. After a dramatization of the organization meeting, there was a scene from the meeting of 1881 at Niagara Falls at which WUA voted against providing windstorm coverage and expelled No. 108 for paying more than the permitted 15% commission.

This dramatic achievement, at its first and only showing, was a great success. None of the actors muffed a line, the only catastrophe being a balky curtain just before one of the more serious actions.

Walter Dithmer was director and producer, gleaning his material from the WUA archives.

Just prior to the skit, Leonard Peterson of Home, WUA president, presented the living past presidents of WUA with illuminated wall plaques. The recipients were J. C. Harding, Springfield F & M; W. D. Williams, Security of New Haven; E. A. Henne,

local associations of agents. This satisfies a need which has long been felt, he said. At the same time, National Board is returning to WUA the distribution of fire and marine form kits to college students in its territory. This will insure that midwestern students receive forms appropriate to their states.

Only highlights were given of activity under WUA's nine-point public relations program. Among these, Mr. Brown mentioned the participation by field men in Indiana, Iowa, Minnesota and Missouri in state and county fairs. At each fair, the insurance exhibit carried a sales message for organization stock insurance, and two of the exhibits were the newest WUA display. The Missouri field men at fairs at Sedalia and Springfield obtained more than 2,600 signed cards for visitors and these were turned over to agents in each community for solicitation. Local boards of agents at Joliet, Ill., and Plymouth, Ind., also had booths at expositions using WUA literature and display.

Educational work by field men has been particularly noteworthy in Ohio, Indiana and Michigan, and educational

caravans are planned in Oklahoma and Tennessee.

Cooperation by the agents with the field clubs in public relations work has reached a new high, Mr. Brown reported. He said in Kansas nearly 500 agents attended seven zone meetings conducted by the field men this spring.

The new WUA movie, "How We Rate," covers a phase of fire insurance about which viewers of the previous two films have shown much interest, Mr. Brown stated.

This was the 23rd meeting of WUA at the Greenbrier hotel. The atmosphere of the setting here is in keeping with the traditions of the organization, which despite its shedding of police powers following the SEUA decision is the most important forum in the fire business west of New York. Although careful to refrain from any activity contrary to the anti-trust laws, WUA offers the lead in deliberations concerning the present and future of the midwestern fire business. The members are friendly competitors who must rely on one another in an industry almost overwhelmed with complexity. The

WUA gatherings are a striking reminder of the importance of personal relationships in fire insurance. The governing committee met Saturday morning, and that day, incidentally, was also used by the actors in the play Monday for a rehearsal. There was a social hour Saturday evening, and the opening business was Monday morning.

The agenda Tuesday also included the forms committee report by C. W. Ohlsen of Sun; conference committee by P. S. Beebe; finance by F. L. Ludington, and order of business by Mr. Ludington. On Wednesday there were reports on fire protection engineering by M. E. Peterson of Springfield F & M, and arrangements by C. L. Day.

Among the guests were several who have been in retirement, including E. G. Frazier, Springfield F & M; H. W. Donnan and C. E. Wheeler, Hartford Fire; R. L. Tanner, New York Underwriters, and H. L. Grider, Factory Association.

R. H. Gregg of Crum & Forster had to leave White Sulphur Monday because of the death of his brother at Peoria.



EDWARD H. BORN

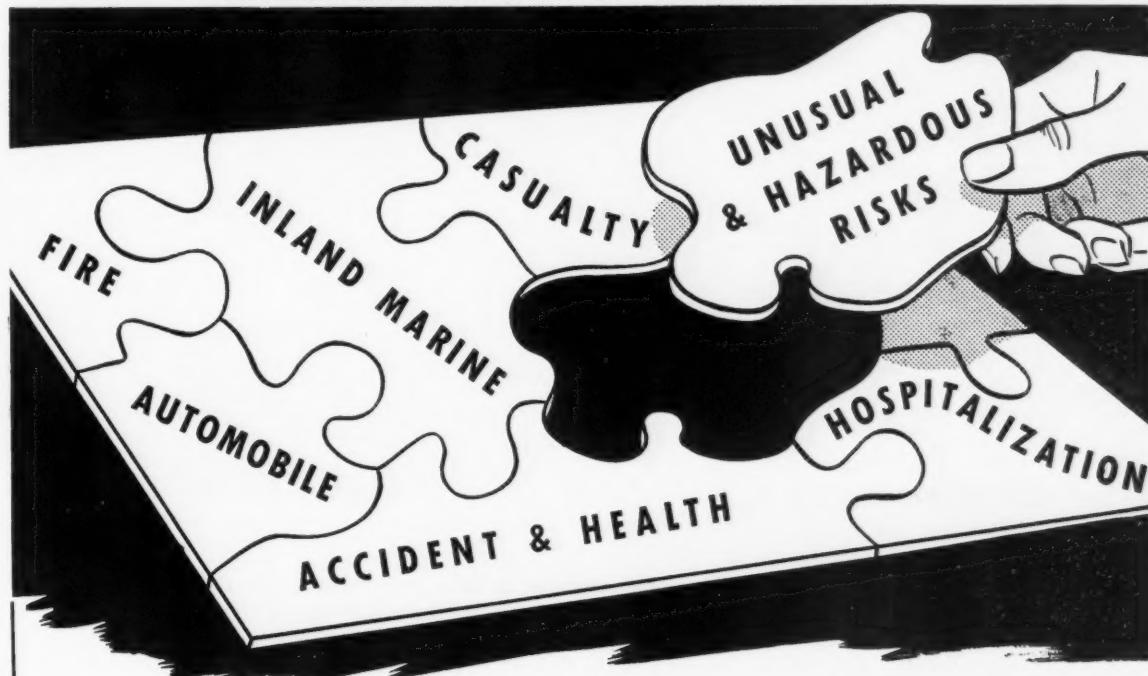
America Fore; A. F. Powrie, Fire Association; C. W. Ohlsen, Sun; E. H. Forkel, National of Hartford; J. P. Young Jr., American, and M. E. Peterson, Springfield. All were present except Messrs. Harding and Williams.

Also on the formal agenda the first morning were the presidential address of Mr. Peterson, the governing committee report by Rush W. Carter of Aetna, and the loss committee report by E. D. Lawson, Fireman's Fund. Western Actuarial Bureau reported for the first time since becoming transformed into an association.

Lloyd W. Brown of Loyalty group, reporting as chairman of the public relations committee, said the field men have responded enthusiastically to the catastrophe publicity plan. Each field club has a permanent catastrophe press chairman, whose job it is to supply newspapers and radio stations with accounts of the activities of stock fire companies in restoring a community struck with disaster. The first test was at Fort Wayne in July. The Indiana chairman, working with the adjusters, was instrumental in obtaining several favorable newspaper stories and a number of radio spot announcements, both prominently mentioning the work of the stock insurers.

The National Board is expanding its public relations activities, Mr. Brown reported, most recently offering a kit of advertising suggestions for state and

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assisting insurance agents and brokers by providing markets for difficult, unusual, or surplus lines of insurance. For example:

- LONG HAUL TRUCKING—ALL COVERAGES
- MOTOR TRUCK CARGO
- AMUSEMENT PARKS—ALL COVERAGES
- EXHIBITIONS—ALL COVERAGES
- AUTO RACES—ALL COVERAGES
- MALPRACTICE INSURANCE—ALL CLASSES
- PRIMARY & EXCESS PUBLIC LIABILITY & PROPERTY DAMAGE
- PERSONAL ACCIDENT INSURANCES—EXECUTIVES' TRAVEL, OVER AGE - WORLD WIDE
- WORKMEN'S COMPENSATION—EXCESS CATASTROPHE OR EXCESS AGGREGATE
- REINSURANCES ON INDIVIDUAL RISKS AS WELL AS TREATY BASIS
- AUTOMOBILE MATERIAL DAMAGE
- OPEN STOCK BURGLARY, ROBBERY, ETC.
- CARNIVALS—ALL COVERAGES
- FIDELITY—PRIMARY AND EXCESS
- ERRORS & OMISSIONS COVERAGES
- UNUSUAL INLAND MARINE

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## Sterritte Introduces International WC Study

A gap in international workmen's compensation law which leaves both the workman and employer unprotected should be bridged by treaties between nations covering overseas employment, said Frank G. Sterritte, American International Underwriters counsel and secretary, at the recent International Bar Assn. convention at Monaco.

The proposed treaties would deal with situations where, for example, an

American workman hired specifically for employment on a special project abroad may or may not be covered by the local law and WC law of the country. Similarly, the employer is not protected by having a fixed schedule of compensation for injuries to employees and so can be sued for ordinary negligence and for unlimited amounts.

To prevent such situations, Mr. Sterritte introduced a resolution at the convention that the possibility of development of treaties on this subject be explored. The resolution will be on the agenda of the 1956 convention,

thus allowing two years of study by international lawyers.

### Warn on Unlicensed Insurers

Automobile Owners Safety Ins. Co. of Kansas City has come in for attention from the Ohio and Minnesota departments. Superintendent Robinson of Ohio and Commissioner Sheehan of Minnesota have issued notices that the company is unlicensed in their states and that it is doing an extensive solicitation by mail. The commissioners warn prospective insured that the department has no jurisdiction over unlicensed insurers.

## New Allstate Deviation For North Carolina

RALEIGH, N. C.—Following Commissioner Gold's refusal to approve its original schedule, Allstate has filed a new auto liability deviation schedule in North Carolina providing for a straight deviation of 20% on all driver classifications.

Approval of the new schedule, effective Oct. 1, was assured when North Carolina Automobile Rate Administrative Office decided not to oppose the filing "at this time."

Gold disallowed Allstate's original filing, which contemplated writing youthful classes 2B and 2C at full manual rates, because supplemental loss experience filed by the company failed to indicate that higher charges were justified on these two classes. The commissioner, in his Sept. 15 ruling, did not pass on the rate office's contention that to write the two classes at manual and deviate on five other classifications would be against the statutes in this state.

The new filing, made by C. B. Kenney, senior vice-president of Allstate, contemplates writing assigned risks at manual rates and giving youthful drivers discounts ranging from 5% to 15% for completing accredited high school driver training courses. Both these proposals were opposed by the rate office originally and the cautious wording of the rate office stand on the new filing left it free to renew opposition to these proposals next year.

At the same time, Mr. Kenney indicated Allstate may renew its proposal to change manual rates for 2B and 2C by including in his letter a statement that "this application is not to be construed as indicating in any way our acceptance of or acquiescence in the decree by you on Sept. 15, concerning our filing of July 16, 1954."

Mr. Kenney said his company does not yet have adequate experience statistics to support its discounts for trained youthful drivers but "even were the experience unsatisfactory we would wish to continue this plan. It has never seemed logical or even proper for insurance companies upon one hand to urge driver training as a very desirable thing unless on the other hand they are willing to assign a cash value to such training."

The rate office opposed this plan on the ground that it should have been filed and approved by that office before being submitted to the insurance commissioner.

### UJ Committee Meets

At its first meeting, the New Jersey Unsatisfied Claim & Judgment fund committee elected Archibald Alexander, state treasurer and a member, chairman. Other members are Henry S. Moser of Allstate, Francis Van Orman of American, Richard Chilcott of Farm Bureau and Ray Heist of Liberty Mutual at Newark.

Among those attending the meeting were Commissioner Gaffney and other state officials. The fund began collecting fees April 1 and as of Sept. 17 the division of investment of the state reported that the fund contains about \$2.5 million.

### No Insurance, No Racing

Officials of the group conducting stock car racing at Petersburg (Va.) fairgrounds have been notified by the city council to show evidence they carry liability insurance as required under the lease with the city or to stop the racing. This was after City Manager Ash reported no policy had been furnished.

**PORTRAIT**

**OF PROGRESS**

On a cool and brilliant November morning in 1825, an elaborate aquatic procession completed its journey from Albany to the Sea, a keg of lake water was poured into the Atlantic and the cannon at Fort Hamilton announced the official opening of the Erie Canal, first of a long series of internal waterway projects destined to bring the production of our mid-west to the markets of the world.

As the nation's commerce grew and other waterways were developed, Chubb & Son acquired broad experience and knowledge of insurance requirements which enabled it to write increasingly broader coverage. We are proud of our record of "Serving the Leaders" in this field of American Industry and Commerce.

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*Into which has been merged, July 1953*

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# Fire and Casualty Insurance

## COMMENTS - TRENDS - OBSERVATIONS

### Should Fire Policy Include Inherent Explosion Gratis?

A well qualified observer in the fire underwriting field calls attention to a trend toward automatically including inherent explosion in the basic fire form by endorsement. At present this practice is general only as to dwelling properties and is allowed without any change in rate.

Some specific rate promulgations require the use of the inherent explosion clause and the final rate includes a charge for it. This, however, is only done at the request of the insured. The actual explosion hazard resulting from any process hazardous or otherwise is so blended in and a part of the fire hazard and evaluated in the rate structure that this underwriter does not believe an extra charge is necessary.

In fact, if insured failed to carry inherent explosion, he would in all probability contend the loss occurred as a result of a flame, no matter how small and therefore the loss would be covered under the fire policy. Also, if he did not insist that a flame caused the explosion, he might very well contend that the major portion of the loss resulted from fire following, and this loss would be covered.

The lack of inherent explosion protection represents a dangerous and unsatisfactory gap in coverage. Closing this gap, the underwriter believes, would improve the coverage without any material addition of risk. It would eliminate one or more cause of dispute between insurer and insured and thereby improve the relations between company and insured.

He points out that inherent explosion is that explosion occurring within a structure, caused by a hazard inherent in its occupancy. Most fire risks have a basic inherent explosion hazard. An example would be the dust explosion hazard in a grain risk, or the explosiveness of coal dust in a power plant that pulverizes its coal.

The procedure for procuring inherent explosion coverage differs in various jurisdictions. It is usually achieved by attachment of a clause which protects the owner from damage to a building caused by explosion inherent in the occupancy. If the extended coverage endorsement is attached, it will automatically protect the building owner since explosion coverage in the EC endorsement covers loss against all explosions and is limited only by the fact that it does not cover loss by explosion, rupture or bursting of steam pipes, steam boilers, steam turbines, steam engines or rotating parts of machines or machinery, owned, operated or controlled by insured or located in the building. These

same limitations are included in the inherent explosion clause.

The charge for attaching the inherent explosion clause varies according to occupancy, generally running from .004 for dwellings and mercantiles to .24 for mineral oil and chemical properties. These rates anticipate the use of 80% coinsurance clause and are adjusted upwards if a lower percentage of coinsurance is used.

### CAA Issues Booklet on Airport Insurance

Airport insurance presents a major problem to every airport because the cost usually comprises a large part of the budget, according to a pamphlet the civil aeronautics administration of the U. S. Department of Commerce has issued making suggestions and recommendations for airport insurance.

The complexity of airport insurance programs is increased because of the many types of liabilities, peculiar to airports, for which the program must provide as well as losses to property by fire and natural causes.

Insurance against fire and other causes, which is one of the most important types in an airport's program, may be handled in one of several ways, the pamphlet points out. Depending on the status of the airport, the size of the town in which it is located and other peculiarities of the airport, the insurance chosen can be handled through a stock or mutual company, a state insurance fund, self insurance or no insurance at all, according to the pamphlet.

Some cities of more than 100,000 population have found it expedient to work out a program of partial insurance for fire and other losses. This is particularly feasible for airports which have a record of low losses and a large number of varied risks. Essentially, this program consists of eliminating from the program all buildings which are good fire risks and insuring the rest.

The largest municipalities carry no insurance at all. But this plan is advocated only where the buildings are widely scattered to prevent a general conflagration, a large number of risks, fire-proof construction in the most expensive risks and an excellent fire-prevention, inspection and fighting program. Losses incurred under such programs may often have to be met through special bond issues.

An effective means of reducing insurance costs, the pamphlet points out, is by coinsurance and by taking a policy on the basis of three or five year terms rather than for one year. Another way to reduce costs is by asking for bids from reputable insurance companies at the time insurance is contemplated. Many cities feel they must spread the business to many companies, but this involves added expense. Requests for bids, the pamphlet points out, can be only to those reputable companies the city desires to

deal with. The competition will force premium costs down. If the process is repeated at three or five year intervals, the business will ultimately be circulated to different firms.

The most important problem in connection with airport liability coverage is that of determining the liability itself. Often this is decided by the state. Most states have recognized that municipalities and their departments are not sure to be held liable for injury caused by accidents resulting from the performance of a strictly municipal function. In most instances those functions performed at an airport are not usually considered municipal functions but are classified as corporate functions.

Liability insurance for vehicular equipment used by the airport should follow certain practices to save in the cost. Policies should be carried on just those airport vehicles which are used for corporate purposes and not on those used for policing, fire protection or other municipal functions.

Airports often find it advisable to carry surety bonds on employees. The determination of which employees should be bonded depends on the airport, although sometimes it is determined by the city or state. But any employee who handles money to any great extent should be bonded.

### Thinks Autocide is Good Name for Bad Driver

James W. Llewellyn, local agent at Marion, O., writes:

"I have noted with interest the attempt on the part of several agents to find a dirty name for the irresponsible automobile driver. My experience has been that the person who calls another a dirty name cannot help the reflection upon himself when using a dirty name.

"It occurs to me that a more mild name could be used such as 'Autocide'. This would not be dirty and would put the irresponsible driver in the suicide class."

### Springfield to Exhibit 1933 NAIA Guest Register



M. E. Peterson, vice-president and western manager of Springfield group, (left), with Lyman M. Drake, Jr., of Critchell-Miller agency, Chicago, and Roy E. Wessendorf, secretary of Springfield in the west.

What is probably the oldest insurance convention headquarters guest register in existence will be on display in the headquarters room of Springfield F. & M. during the NAIA convention next week at Chicago. This will be featured together with the oil painting of the Covered Wagon, the trademark of Springfield, which will be presented to one of the visitors to the headquarters. Springfield has been keeping a register of guests at its NAIA convention headquarters since 1933, when it first instituted the custom of awarding an oil painting of its trade mark. Both the register and painting have been on display at the western department offices in Chicago for several weeks. The first agent to receive a painting was C. H. Berrick of Le Roy, N. Y. Others have been Mrs. Persis Stebbins of Denver, Robert W. Thompson of Dallas, W. W. Steele, Jr., of Canton, A. M. Anderson of Little Rock, and Mrs. E. W. Cragin of Las Vegas.

**CPCU Rally Hears Pilling  
on Service Concept in Sales**

(CONTINUED FROM PAGE 17)  
the results of an insurance agency's efforts in the town, which "happens to be dedicated to the sale of stock company insurance. Its population is under 40,000. That agency set about to sell individuals and industry the complete concept of insurance; the principle that full protection meant prevention of, as well as indemnity for, the hazards to be encountered and to be insured against. It spearheaded a community safety program; it spearheaded civic and community projects; it became the hub around which the good things in the community grew and developed."

"That pattern of community interest and concern for the community welfare was followed religiously and unceas-

ingly. Undoubtedly the end objective was personal success; but the thought and judgment applied to every phase of the activity was honestly based on the best interests and the welfare of the community and its residents."

Today, out of the 10 principal industries in the community, nine of them placed their insurance with this agency. From a total population of less than 40,000 people, the agency's annual premium writings were over \$500,000—better than \$12.50 per head for every man, woman and child in the community. "If that figure isn't impressive, do some checking yourself and see what the average producer runs in terms of premium per head," he declared.

"There was no resort to intensive price competition—and this—in a territory where many independent and specialty companies function aggressively. To me this is living proof of the

most conclusive character that the job can be done, if we will but try."

"The producer whose premiums average \$2 per head of population, by today's standards, is doing a good job. These standards have produced since 1933 a six and one-half fold increase in the total premiums written by all fire and casualty insurers. Yet, judged by the standards of our Michigan illustration, the surface has been barely scratched. Opportunities for service should be labeled 'opportunities unlimited.'"

Turning to the company side, Mr. Pilling asserted that the producer's efforts go for naught if the insurer behind him fails to back his play. Genuine team spirit is essential. Probably the company's greatest opportunity for service is to sustain, aid, encourage and inspire the producer. He opined there is too little recognition given to the importance of the producer, be he stock, mutual or reciprocal as the exploratory tool of research.

"Frequently, as though we were omnipotent beings, we company people get a bright idea about some new form of coverage and the first thing the producer hears about it is when it is announced by a bureau and he is asked to get going and sell it. Sure, a few producers are generally vocal but do we try to determine whether or not they speak the minds of the silent thousands of agents or the millions of policyholders?"

The number one priority should be study and research with its purpose to reduce the cost of selling, servicing and underwriting the business, Mr. Pilling continued, and unnecessary duplication of a single cost item is inexcusable. "If—as I believe sincerely—the independent contract producer system, which well serves the major portion of the insurance industry today, is to enjoy continued confidence, there are things we and he must do, to justify our right to continue to serve the insurance needs of America."

He suggested use of simpler language in policies and in contacts with policyholders to help the producer and company to more intelligently communicate their purpose to the laymen. He mentioned the relative simplicity of London Lloyds contracts as impressive and although this degree of simplification is not feasible in this country because of statutory requirements, "our new workmen's compensation policy is a long step in the right direction. We could very profitably apply similar principles to other lines of insurance." He also suggested emulating the telephone system in doing a lot more selling after the sale.

Mr. Pilling went on to say policy

exclusions were meant to be means to clarify coverage but feared they had evolved as no less than a failure of coverage and a potent source of misunderstanding. To be completely practical—total elimination may never be attained, but this would be a worthy target.

Non-cancellable, guaranteed renewal insurance is by all odds the most wholesome concept of insurance, he said, but economic feasibility and sometimes prohibitive cost unfortunately limits its application; however, continuous coverage instead of the year-to-year contract could produce purchaser benefits and economies of material significance. "Selfish and short-sighted covetousness of the other fellow's business have militated against this development which I believe offers an important short-cut to customer satisfaction and to effective cost reduction for the policyholder. It may not be practical for all lines of insurance, but it can and should be a major objective."

The true function of insurance is aborted by the trend of the business to educate the insurance purchaser to exercise his right to payment for every loss, no matter how small, Mr. Pilling continued. The small budgetable losses are far more economically borne by the individual. There is an urgent need to educate the insurance purchaser to want protection only against those losses which really will hurt him. He suggested extension of the use of the deductible forms in the application of limited franchise arrangements as offering a most practical way to furnish a lot more coverage for the same premium dollar.

A point perhaps most vital and worthy of special emphasis, Mr. Pilling said the insurance industry is under constant scrutiny and unceasing attack from so-called progressive forces. "These would nationalize some lines of business and would have the state monopolize others." He mentioned in illustration some branches of organized labor pressing unceasingly for state monopoly of WC with the argument that greater benefits would accrue to the worker with no increased cost to the employer. He said this is good in labor's eyes but entirely forgotten is the concept of American economy, which exists because one group consumes the product of the labor of the other.

"Argue that any insurance operations are better done by governmental monopoly and you argue equally effectively that all should be so done. You argue for Socialism at least—which in turn may turn into Communism."

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# ACCIDENT & HEALTH

## A&H Measures to Be Urged Again in N. C.

Plans to promote four legislative measures in 1955 affecting A & H insurance were made by North Carolina's public committee on A&H after a meeting in Charlotte.

Rep. Blue, chairman of the committee, said one measure, identical with the bill which passed the house last year and died in the senate, would be introduced in January. This bill requires a company to give a period of notice before cancelling a policy because of the condition of the policyholder's health. Reps. Blue and Goodman sponsored the proposal last year.

Other measures the committee decided to support in the coming legislative session would set up a requirement that a person must reside in North Carolina at least 12 months before obtaining a license to sell A&H, would require agents to post bonds, and put certain restrictions on newspaper and direct mail advertising of A&H. One requirement would be that policy exceptions be stated in type as large as that used to list other policy provisions.

The committee approved one recommendation submitted recently by an industry committee on A&H. This was a suggestion that after a policy has been in effect for three years, no company may cancel until benefits paid out at least equal premiums paid in.

Blue said the provisions of the new bill would be virtually the same as those that filed last year. This means it will contain provisions for a notification period of at least 30 days for a policy which had been in effect two years, three months for one effective three years, six months for a four year policy, and a year for policies of five or more.

## American Health Opens Washington Office

American Health of Baltimore has appointed A. A. Slater regional manager and Harry P. Johnson group sales manager at the new Washington regional office in the Bond building.

The office will serve policyholders in District of Columbia, Maryland and Virginia. Facilities have been established for life and casualty agents.

Mr. Slater has more than 20 years experience in insurance. He was formerly vice-president and agency director of American Home Mutual Life, vice-president in charge of sales of Educators Mutual, and general agent of Union Casualty & Life.

Mr. Johnson was with Penn Mutual Life for several years in supervisory and managerial capacities throughout the country. Recently, he has been branch manager of Manhattan Life.

## Municipal Merger Gets OK

The Illinois department has approved the merger of Municipal of Chicago, an assessment legal reserve insurer organized in 1937, with a stock company licensed in Illinois last April under the same name.

The new company is assuming all assets and liabilities of the old. The latter at the end of 1953 had assets of \$425,543 and had life and A&H premium income that year of about \$735,000. Sale of stock of the new company was completed last April, resulting in capital of \$200,000 and paid-in surplus of \$310,000. Combined, assets of the companies at March 31, 1954, were

\$942,517, of which \$619,633 represented reserves and \$322,883 capital and unassigned surplus.

The same management continues, headed by President James W. Errant, a founder of the old Municipal.

## A&H Business Better Than Publicity Indicates, Wells Tells Indianapolis Meet

The A&H business is getting better than the newspapers and Congressional committees would have us believe, H. E. Wells, Indiana commissioner, told a meeting of Indianapolis Assn. of A&H Underwriters.

"There is nothing wrong with the business that can't be cured by polishing up sales presentations a little, particularly to make sure that a man knows exactly what he is buying," according to Mr. Wells. "The majority of the complaints the department receives are not true complaints but mere evidence of misunderstanding of policy provisions, which could have been avoided with a little more care in the interview."

After the meeting a "panel of experts" answered questions from the audience. They were Robert Monroe, group supervisor Great-West Life;

Charles Ray, manager A & H department, Indianapolis Life, and Harry Guion, Business Men's Assurance.

## Committee Named for Los Angeles A&H Congress

LOS ANGELES—President Charles Wise of the A&H Managers Club here named a committee at the initial meeting of the season to handle arrangements for the club's annual congress, to be held later this year.

On the committee are Milton L. Rose of Paul Revere Life; Howard E. Nevenen of Washington National and Hank Murphy of Automobile Club of Southern California.

Mr. Wise reported on the code of ethics adopted by the state association, and Dr. Joseph M. de los Reyes, vice-president of Los Angeles County Medical Assn., asked cooperation from the insurance industry in battling the trend toward socialized medicine.

## New Accident Booklet

The 1954 edition of National Safety Council's statistical year book "Accident Facts", is off the press. The 96-page book contains facts and figures on all types of accidents—industrial, traffic, home, farm and school, and is pri-

ed at 75 cents per single copy and less for quantities from the council at 425 North Michigan avenue, Chicago.

## American Hospital Assn. to Build Chicago Home

American Hospital Assn. at its annual meeting last week in Chicago voted to double association dues to make possible construction of a new headquarters building and a center for hospital affairs and to expand its program of service to hospitals. It is understood that Blue Cross will make its national headquarters in the new building, construction of which is expected to begin within six months with occupancy scheduled for about two years hence. The board of trustees recommended to the house of delegates that an offer from Northwestern university for the use of property on Chicago's Lake Shore Drive be accepted.

## Ontario A&H Men Elect Ingle

Officers of Ontario Assn. of A & H Underwriters, all of Toronto, are: President, J. W. Ingle, Canada H & A; 1st vice-president, Reginald Sprung, North American L & C; 2nd vice-president, Frank Garber, Maccabees; secretary-treasurer, W. L. Mohnian, Stewart-Smith Canada, Ltd.

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BUCKEYE UNION INSURANCE COMPANIES — COLUMBUS 16, OHIO



## America Fore Opens New Houston Office

America Fore group opened its consolidated Houston office Wednesday, in the new America Fore building at 811 Westheimer avenue. This brings under one roof Fidelity & Casualty, previously located at 1006 Main street, and the field offices of the fire companies—Continental, Fidelity-Phenix, Niagara and American Eagle—formerly at 1704 Commerce building.

The territory of the fire companies out of Houston is southeast Texas, supervised by Special Agent John A. Wrigley and his associates, Special Agents Ben G. Bishop, Richard E. Connolly and Jerry Dusek. Engineer Carl R. Byers continues to handle rates and engineering, while Staff Adjuster Dennis A. Leddy supervises adjustments and loss payments of the area.

G. W. Kassebort continues as resident manager of Fidelity & Casualty and J. W. Page, Jr., as manager of the claims department.

## Fight for New WC Laws In Ohio Reaching Climax

(CONTINUED FROM PAGE 9)  
workmen; and the rates have been affected by successive increases under the monopoly system while competitive states have shown decreases."

Those who are carrying the fight in Ohio against the exclusive monopoly which the state fund has had, and these include others besides insurance people, have successfully hammered home at various points, facts, figures and analyses which clearly demonstrate to the most skeptical that private insurers can do a much better job in providing workmen's compensation coverages and effect superior performance at least as economically and probably much more inexpensively than can the state fund. One thing that clouded the picture for so long was the fact that the legislature tapped general tax revenues for the administrative expenses of the state fund. Appropriations made by the legislature for the last ten bienniums—20 years—totaled \$38,868,382. The total appropriation for the last legislature reached \$8,626,664. However, there is included in that figure a reserve of \$2.5 million to raise the benefit level to \$25 weekly for permanent total disability cases where the com-

pensation payee was receiving less than that sum. This \$2.5 million is of doubtful validity since the minimum of \$25 a week for total disability did not become effective until last October, and payments at the new level did not begin until Jan. 1. It was estimated that the cost of this increase in maximum weekly benefits would cost as much as \$8 million by itself.

Those who have been responsible for making clear to Ohio employers and citizens of that state in general the weaknesses in the monopolistic state provision of workmen's compensation protection have developed facts which are equally as startling as those already discussed. For example, the industrial commission is responsible for segregating the "public funds" from the "private funds". In fact, the commission operates the public fund upon an assessment basis, i.e., the contributions by political subdivisions are made after the loss rather than before as in the case of the private fund. If the legislature should fail to make the appropriations necessary to meet the accruing liability, the beneficiaries simply would not get paid after the separate surplus of the public fund became exhausted.

This is not regarded as insurance, a plan for meeting possible future claims, but is a scheme for distribution of loss already incurred.

There is, of course, a great deal of money appropriated by the legislature for other departments of the state, such as the office of the attorney general, courts, etc., which in part devote their energies to workmen's compensation matters. This is, of course, true of monopolistic state funds outside of Ohio, as well as of competitive state funds.

If efforts are successful to make the monopolistic state fund in Ohio competitive, the impact on the business countrywide would be very considerable and beneficial.

## Am. Surety Promotes Two

American Surety has promoted William A. Jones to special agent at Indianapolis and Collins R. Thomas to superintendent of bonds at Hartford.

Mr. Jones joined the company in 1951 as a claim representative in the Indianapolis claim office. He recently completed the company's special agent training program. Mr. Thomas began his career with the company in 1946 as a casualty clerk, became special agent in 1951 and surety underwriter in 1952.

## Elect Culp in Michigan

Harry O. Culp of the Culp agency was elected to the presidency of the Central Michigan A&H Underwriters association, succeeding L. J. Devereaux. Other new officers are: Vice-president, J. A. Doherty, Retail Credit Co.; secretary-treasurer, Raymond J. Miller, Mutual Benefit H. & A.

## Talks to Conn. Mariners

Dean Laurence J. Ackerman of the school of business administration, University of Connecticut, discussed relations between the colleges and the insurance fraternity at the September meeting of the Mariners Club of Connecticut in Hartford. Many colleges throughout the country are adding insurance courses to their curriculum, he said. This year more than 30,000 students are being exposed to insurance courses in American colleges. This, he maintains, will make these young people more intelligent insurance buyers when they enter the business field.

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## Markel, Interstate Indem. to Have New Building at Los Angeles

A \$300,000 building will be built at Los Angeles by American Fidelity & Casualty and Market Service to house its Pacific Coast operations. Interstate Indemnity, an affiliate of Markel, will also occupy the new building on New Hampshire avenue between Wilshire boulevard and Sixth street. It is expected the new office will be ready by the end of the year.

Interstate Indemnity has begun expansion into other states. Offices have been set up in Boise and Salt Lake City for operations in Idaho and Utah under the direction of Richard Y. Morris, former assistant division manager at San Francisco.

Industrial Indemnity has been primarily a writer of workmen's compensation in California, but has been branching out into other fields. The company has a new automobile policy which will be available on the installment plan with premiums to be paid 50% down and 50% in six months with no installment charges, a simplified policy form, and broadened coverage.

The company announced its entry into Idaho and Utah at the recent annual

conventions of the agents' associations. Joseph F. Morrison, vice-president in charge of casualty insurance for Interstate, spoke at both conventions on "Meeting Today's Competition."

## Additional Speakers for Kentucky Annual

Speakers who have been added to the program for the annual convention of the Kentucky Assn. of Insurance Agents Nov. 22-23 in Louisville include Dr. Frank Flick, Lexington, Va., Washington & Lee University, who will talk on "The Unemployment of Intelligence."

Kenneth Ogilvie, Chicago, secretary of the Farm Underwriters Assn., will discuss matters concerning farm business. A dwelling forms panel will be moderated by George C. Gibson of Louisville with Ben J. Horton, Barlor Landrum and Arthur Carey participating.

Guy Billington, Murray, will preside at an executive committee breakfast.

## Oswald Elected Director

Monarch Fire and Eureka-Security F.&M. have elected Vice-President B. J. Oswald a director. He is assistant U. S. manager of Pearl.

## Texas Commissioners Fire Allred in Test of Receivership Responsibility

Texas board of commissioners has fired Renne Allred, Jr., as attorney for the liquidator of the board. Emmett Shelton has been named as Mr. Allred's successor.

Garland A. Smith, board chairman, said Mr. Allred has failed to cooperate with the board in handling recent insurance company receivership cases. Mr. Allred has been attorney for the board's liquidator for 12 years, and is currently working with J. D. Wheeler in handling the proceedings of Lloyds of North America, Texas Mutual and a number of other companies which have gone bankrupt in the last 18 months. Mr. Wheeler is also giving Mr. Allred notice of his discharge, Mr. Smith said.

There is some confusion in the present Texas law as to whether the commission or the district courts have control over liquidation proceedings and therefore over the attorney for the liquidator. It is expected by Mr. Smith that the firing of Allred will touch off a court fight. The board wants to know where it stands on its responsibility in receivership cases. Mr. Smith said the board now takes the responsibility for

the way receiverships are conducted, although the courts have control over the receiver and his attorney.

The board will authorize no more payment to Mr. Allred, even for receivership cases in which he is already participating. One question to be answered is whether the district courts which have entered receivership orders, will approve payments to Mr. Shelton. It may be necessary for Mr. Shelton to file a mandamus suit to bring the issue to a head.

Renne Allred is a brother of Federal Judge James V. Allred, Jr., of Houston, a former governor of Texas. Renne Allred has declared he will continue to act in receivership cases to which he has already been appointed until relieved by the court.

## Oil Association Shifts Gorham to Chicago

Fred A. Gorham, special representative at Dallas of Oil Association, has been transferred to the head office in Chicago.

Mr. Gorham in recent years has devoted a good deal of his time to the hazards and safety needs of the natural gas industry. His entire business career has been with Oil Association, starting in 1931 at Chicago. He has been in the southwest for 15 years.

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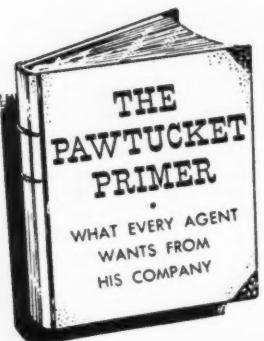
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INCORPORATED 1848

## IBM Names McMillan to Insurance Division

International Business Machines Corp. has appointed Guy C. McMillan as a special representative in its fire and casualty insurance department. Formerly IBM branch manager in Duluth, he will have headquarters in the IBM downtown office at Chicago. He joined IBM in 1946 and served as an electric accounting

representative in St. Louis and Joplin, Mo. before going to Detroit.

## Hourly Program Given for NAIA Chicago Convention

(CONTINUED FROM PAGE 1) ice, and Albert H. Wohlers, manager A&H department of Youngberg-Carlson agency, Chicago, on "The Iron is Hot for A & H."

The sales forum will be continued in the afternoon at 1:30, again in the grand ballroom. Archie M. Slawsby, Nashau, N. H., chairman NAIA property insurance committee, will moderate this section.

C. E. Johnson, executive special agent of New York Underwriters, will talk on selling business interruption insurance; A. T. Persson, president of Toplis and Harding Wagner and Glidden, on settling a business interruption loss, and Coord F. Roosen, Wirt Wilson & Co., Minneapolis, on survey selling.

At 3:30 p.m. National Board of State Directors will hold another open session in the north ballroom.

That evening will be the presidential ball sponsored by Millers National and Illinois Fire, followed by dancing. The affair starts at 9 p.m. in the grand ballroom.

Oct. 6 at 8 a.m. the rural and small

lines agents breakfast in the west ballroom will feature talks by Kenneth A. Young of Blue Earth, Minn., member NAIA rural and small lines committee, and Rush Carter, vice-president and western manager of Aetna Fire, both on the subject of the future for this type of agent. Glenn J. May of Spencer, Ind., chairman of the NAIA rural and small lines agents committee, will preside.

At 8 a.m. also the metropolitan and large lines agents breakfast will be held at the south ballroom with Emil L. Lederer of Chicago, chairman of the committee, presiding.

A discussion of dwelling policy forms will be led by C. N. Mullican, Jr., fire manager of Fireman's Fund, Chicago. Advantages of streamlining the installment plan will be discussed by a panel consisting of John C. Weghorn, New York City; Richard Schmidt of W. A. Alexander & Co., and Harry F. Keator, Jr., of Stewart, Keator, Kessberger & Lederer, both of Chicago.

At 9:30 a.m. there will be a casualty insurance program in the grand ballroom. A discussion of broad form liability will have Joe H. Bandy of Nashville, chairman NAIA casualty committee, as moderator. Thomas A. Harmon of Seattle will discuss comprehensive general; David J. Brewer of Greenwood, Miss. storekeepers liability, and William L. Kline of Hutchinson, Kan., farmers CPL.

This will be followed by a discussion of the future of the casualty business with Ferd M. Cook, vice-president of American Automobile; Thomas O. Carlson, actuary of National Bureau, and Joseph Gelcher of San Diego participating in the panel.

At 10 a.m. another opening meeting of the board will be held in the north ballroom. That noon the board will meet in executive session at lunch to act as a nominating committee in the north assembly room.

At the closing general session at 2:30 p.m. in the grand ballroom C. Hamilton Moses, president of Arkansas Power & Light, will give an address. There will be the president's citations for achievements among members of the association and then the presentation of the awards, California mileage cup, Des Moines attendance cup, Connecticut membership trophy, Assn. of Casualty & Surety Cos. highway safety award, National Board's fire safety award, the Bowen public relations award, the Sparlin cup and the Woodworth memorial.

That night at the annual banquet in the grand ballroom John C. Stott of Norwich, N. Y., past president, will install the new officers, and Commissioner Knowlton of New Hampshire, president National Assn. of Insurance Commissioners, will give the oath of office. This will be followed by entertainment provided by Continental Casualty and Continental Assurance, and later there will be the official NAIA reception in the Normadie lounge at which America Fore group will be host.

The convention will end with resolutions and election of officers.

Thomas Andrews, recently back from five years' naval service, has opened the Tom Andrews agency at Muskegon, Mich. He will share offices with a brother, Robert Andrews, a real estate broker. Thomas Andrews opened an agency briefly after the war but closed it when he resumed service in the navy.

The Seattle Blanket club held its first fall luncheon meeting.

## Fifty Years of Growing

It was 50 years ago that David Wark Griffith was working on the techniques which were to bring the movies to greatness.

And the development of the movies is one of the great sagas of America.

It was 50 years ago that the National Casualty Company began. And while we didn't produce pictures, we set out to produce the best in Accident & Health, Hospitalization and Surgical coverages for the Individual, Family, Franchise or True Group case—and like the movies we spread from coast to coast.

We are still growing as we celebrate our Golden Anniversary.

As part of this growth, we are offering attractive agency appointments in select territories. It's to your advantage to investigate National's portfolio of comprehensive coverages.

## NATIONAL CASUALTY COMPANY

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## Same Management for Missouri Ins. Co.

Missouri Ins. Co., St. Louis, which was sold recently to a group of investment bankers, will continue to function as a St. Louis institution. It has also been learned of the company—which sells all forms of weekly premium life, A&H, regular life and credit life—that the key management personal and administration and operating policies will not be changed.

H. G. Zelle, president, who has held that post for seven years, will continue as executive head of the company, the other top executives will be retained without change.

Investment bankers who purchased the company were headed by A. G. Edwards & Sons of St. Louis and R. S. Dickson & Co. of Charlotte, N. C. P. W. Edwards, senior partner of the Edwards firm, has been elected to the insurance company's board to succeed James C. Jones, Jr., vice-president and general counsel, who has retired.

The company now has 10,000 shares of stock outstanding and 5,058 of these were purchased by the investment bankers syndicate, or 50.5% of all stock. The purchase price was not revealed, but this is unofficially reported as \$2 million.

Mr. Zelle declared that the stockholders and directors have approved a plan to increase the capital from \$1 million to \$2 million.

## WANT ADS

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### BOOKKEEPER WANTED

Want full charge bookkeeper for combined General Agency and Casualty Company located Colorado. Address B-14, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill., giving full details on qualifications, age and salary expected.

### AVAILABLE

Agent with nineteen years insurance experience wishes to associate with large reputable insurance company covering upper peninsula of Michigan or Northern Wisconsin as state or special agent. Outstanding references. Write Box B-15, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

### ADJUSTER WANTED—MINNESOTA

Established independent firm offers excellent opportunity for ambitious man with casualty or inland marine claim experience. Reply B-16, The National Underwriter Co., 175 W. Jackson Blvd., Chicago 4, Ill.

## III. Mutual Companies Convene at Springfield

H. P. Cooper, Jr., Indianapolis, spoke on telling the mutual story to insurance shoppers at the opening meeting of the 51st annual convention of Illinois Assn. of Mutual Insurance Companies last week at Springfield. Vice-president Harry E. Parker, Manteno, presided.

Other speakers and their subjects were Walter F. Krenz, Mendota, accidents on the farm; T. F. Campbell, Bloomington, a report on United Farm Mutual Reinsurance; James Inzerillo of American Mutual Reinsurance, Chicago, farm mutual reinsurance; Mrs. Ida C. McClelland, Harvard, farm youth safety project.

A question and answer panel, staged the second day, was moderated by Mrs. Sarieta Thorstenson, Paxton.

Preceeding the formal opening of the convention windstorm companies held a meeting, with D. C. Lynn, Madison, Wis., as speaker, and the farm secretaries, under the direction of Chairman Laverne Eckert, Mount Carroll, Ill., also met.

The ladies' auxiliary planned an afternoon's program, with Mrs. R. R. Heidenreich, Woodbine, president, in charge.

President J. Walter Malone of Millikin university was speaker at the annual banquet. Guest of honor was a Mason City high school student, Martha Jean Mangold, who won the 1954 youth fire and safety contest sponsored by the companies.

## Chubb & Son Issue New Package Form

(CONTINUED FROM PAGE 2)

There are, for example, only three rating territories in New York. In Manhattan, in addition to the \$25 charge, there is added 90 cents a hundred for the first \$1,000; 80 cents a hundred for the next \$9,000; 45 cents a hundred for the next \$10,000 and 35 cents a hundred for the balance to \$50,000. In Bronx-Brooklyn these figures are \$1.50, 85 cents, 40 cents and 35 cents; and for the balance of the state: 38 cents for the first \$20,000 and 30 cents for the balance to \$50,000. It is estimated that the discount, compared with specific coverages, is about 20%.

Credit is allowed only for fire, EC, AEC, combined additional coverage (Chubb's own endorsement), additional living expense, residence theft, and CPL. Credit for existing insurance is 80% of the unearned premium on such insurance in full force, calculated pro rata of the premium paid for such insurance to expiration of TIP or expiration of the existing insurance, whichever occurs first.

The policy incorporates a change in the exclusion pertaining to water damage by deleting the backing up of sewers so that only water damage caused by seepage through basement floors or basement walls below the level of the ground is excluded. Theft from unattended automobiles is included, subject to the 10% off premises limitation.

The format of the package is simple and it is designed with prominent subheadings to indicate the major divisions, viz., property insured and coverages afforded, property not insured, special limitations, \$20 deductible clause, perils, exclusions and conditions, all for section 1; personal liability insuring agreements, definitions, exclusions, and conditions as to CPL; and finally, general conditions applicable to both sections 1 and 2.



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Since 1896...Largest...Most Widely Used

OUR REPUTATION IS BUILT ON  
67 YEARS OF UNFAILING SERVICE—

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IN OPEN TERRITORIES

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**MID-WEST INSURANCE COMPANY IS THE  
AGENTS' AND BROKERS' COMPANY**

**Why delay your inquiry?**

**A CAPITAL STOCK COMPANY**

**Time to Take Stock of A&H,  
Smith Tells Bureau Meeting**

(CONTINUED FROM PAGE 15)

ly on the business and the extent to which governmental authorities, legislators, educators, writers and other opinion molders are interested in health insurance.

"Essentially we are perhaps as much 'public' as our public utilities," the speaker declared and queried: "Can we just keep on plugging away—business as usual? I, for one, feel that the answers to these queries are unquestionably to be found in the proposition that if we do not measure up fully in the public's balance scale, we shall be discarded, probably abruptly. In my opinion, there is no doubt that this is the most important, most fundamental fact to be faced. We simply cannot allow ourselves the luxury of complacency that the current political climate makes so attractive... Our duty is to provide the best and widest possible services for the public and equally it is our duty to demonstrate to the public that the services we so provide are the best for it."

He stressed that the time has come

to mount a full effort behind both public service and public relations. PR is not so clear cut as public service and the industry had not had too much experience with it, he said, "but we know that people want and expect more of insurance than can properly and successfully be provided... It is essential to our future to undertake a program that will explain our services, justify them and teach the public the principles which we believe."

He advised getting behind the Joint Committee on Health Insurance as advocates of and as active participants in a broad public relations undertaking. "It is only thus that we can hope for public acceptance and approval of a sound, proper program of health insurance service."

Mr. Smith also discussed the value of trade associations and said among other things that they should be specifically charged with the duty of informing the industry as to what criticisms and suggestions the public is making and that the trade associations must "help us pass judgment on various ideas."

**LPG Hearing in Cal.**

LOS ANGELES—Commissioner Maloney of California called a public hearing in San Francisco Sept. 27, on the subject of transaction of comprehensive liability insurance covering liquidified petroleum gas distributors by admitted insurers. The commissioner said he is particularly interested in establishing: A determination of the exact coverage provided; the limit of liability in coverage provided; whether the coverage will be provided irrespective of the producer offering it or is written solely on accommodation basis; whether the coverage will be written on a separate basis or whether it is necessary for the insured to place other insurance coverages with the insurer to secure it; whether the insurer will only write certain classes of LPG distributors; what has been the history of the insurer's transaction of this coverage as far as the continuity of its availability is concerned; is the insurer's retention of coverage so small as to render it a front for its reinsurers.

**New Oregon Agents Unit Elects**

The newly-formed Lake Oswego (Ore.), Assn. of Insurance Agents elected C. D. Burdick, president. Other officers are Frost H. Clinkscales, vice-president, and Wendell C. Kelley, secretary-treasurer.

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## Credit Cover Linked with Usury in Kansas; 3 States Ask 'Probe'

Senator William Langer as a one-man anti-trust and monopoly sub-committee of the Senate judiciary committee held a one-day hearing at Topeka on possible violation of federal anti-trust laws in the sale of credit insurance.

Two of the main witnesses were Harold Fatzer, Kansas attorney general and Commissioner Frank Sullivan. Mr. Fatzer has been conducting a drive in the past year against usury and has obtained indictments against several lenders selling commercial A & H policies for evasion of the usury law. The trials are scheduled to be held soon.

Messrs. Sullivan and Fatzer said in effect a "reasonable" insurance serves the public good if tied up with reasonable regulation, but there is no useful place for "unreasonable" insurance, this being the kind used by people who are disobeying usury regulations.

Mr. Sullivan who is former president of NAIC said that his opinion was the consensus of study on the subject made by NAIC.

Mr. Langer said the hearing was just an inquiry and did not call upon all witnesses he had subpoenaed. There were several witness who appeared who had received definite benefits from credit insurance as well as some on hand who said they had been forced to take insurance they did not want. It was brought out at one point that some type of regulation is needed for sellers of commercial A & H policies, who in addition to the 10% legal limit on small loans in Kansas have been collecting commissions on insurance premiums which both together would in effect make an interest rate of 356%.

Kansas has a small loan bill pending for next January which it is hoped will answer the question of reasonable regulation for the sale of reasonable insurance.

Mr. Langer said he had been invited to hold additional hearings in Mississippi, Montana and North Carolina but it was not determined definitely when or where the hearings would be continued.

## Ohio Federation Seeks New WC, Multiple Line Laws

Insurance Federation of Ohio has unanimously adopted resolutions calling for multiple line legislation and

legislation permitting private companies to write workmen's compensation. The crusade for passage of these bills at the next session of the general assembly is part of new program adopted by the federation.

Other undertakings include educational, public relations and membership participation activities.

New officers are L. H. Grinstead, president; Homer Trantham, executive secretary-counsel; Clifford E. Sapp, assistant secretary; Bernard C. Nagel, Carl Mitcheltree, Warren L. Weeks and W. G. Alpaugh, vice-presidents, and E. C. Anstaett, treasurer.

## Commerc'l Union Group Promotes Three, Lee Is Deputy Asst. Manager

T. B. Lee has been appointed deputy assistant U. S. manager of Commercial Union-Ocean group and David M. Deakins and J. T. Thomason have been named assistant manager and superintendent of agencies, respectively, of the group's southern department at Atlanta.

Mr. Lee will supervise Texas and Arkansas and assist in managing the southeastern territory. He joined the group in 1946 at Dallas and was named secretary in 1950, when he transferred to New York City. He formerly was with the Texas insurance department. He is chairman of the conference of special risk underwriters.

Mr. Deakins joined Commercial Union's inland marine department at Atlanta after the second world war and has been special agent of North Carolina and Atlanta's metropolitan area.

Mr. Thomason joined Commercial Union-Ocean group in 1923 and after being in several departments was named special agent in 1933. Since 1941 he has been inland marine manager at Atlanta.

## North Carolina WC Rate Set for Hearing Oct. 11

Commissioner Gold has set Oct. 11 as the date for a public hearing on a proposal of the Compensation Rating & Inspection Bureau of North Carolina to reduce WC rates, effective Nov. 1.

The proposed reductions, averaging 2.8%, would effect annual premium savings of \$429,000, Gold estimated. It would be the state's first WC cut since 1949. A decrease of 5% for manufacturing groups, an increase of 1.9% for contracting groups and a reduction of 3.8% for all others is proposed.



The new official family of Pennsylvania Assn. of Insurance Agents, following the election at Philadelphia. From the left: Morton V. V. White, Allentown, state national director; George J. Margraff, Philadelphia, vice-president; Lawrence D. Willison, Jr., Williamsport, president; Wilfred E. Helwig, Indiana, vice-president; C. M. Thumma, Harrisburg, treasurer, and Frank D. Moses, manager.

## All of Physical Loss Added to Homeowners, Other Changes Made

Effective October 1 Multiple Peril Rating Org. is promulgating as an endorsement to the homeowners policy B only the all physical loss dwelling coverage. This is substantially the SHO of Fireman's Fund and the all physical loss coverage of Inter-Regional Insurance Conference, modified to fit the homeowners policy.

The coverage is effective Oct. 1 in Alabama, California, Colorado, Connecticut, Delaware, Illinois, Indiana, Maryland, Nebraska, New Mexico, New York, North Dakota, Oklahoma, South Carolina, Tennessee, Vermont, West Virginia and Wyoming. The optional endorsement is available at an additional premium. For \$10,000 coverage the additional premium is \$12 with \$50 deductible, \$45 without deductible (this eliminates the deductible in the all physical loss endorsement as well as in the basic homeowners policy). For \$15,000, the additional charges are \$18 and \$57 respectively, and for \$20,000, \$24 and \$63.

Empiro also has announced additional changes for both A and B, effective Oct. 1 in California, Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Maryland, Nebraska, New Mexico, North Dakota, Oklahoma, South Carolina, Tennessee, Vermont and West Virginia. These include permission to write a policy for a risk in which insured maintains an incidental doctor's, dentist's, insurance, real estate or similar office. Here it is mandatory that the limit of liability on coverage C (household and personal property on the premises) be 50% of the limit on coverage A (dwelling). It is so

stated in the endorsement, medical payment also applies to the office occupancy. Excluded is personal property pertaining to a trade, profession or occupation while such property is away from the premises.

It is permissible to endorse the homeowners to provide under section 2 liability and medical payments coverage on water craft not covered on the basis policy, pursuant to the applicable casualty filings made on behalf of the issuing insurer. The residence glass endorsement may also be added.

## Armstrong London Lloyds Manager for A. F. Shaw

John A. Armstrong has been named manager of the London Lloyds department of A. F. Shaw & Company, Inc., Chicago insurance agency.

Mr. Armstrong has had eight years' experience with both stock and mutual insurance companies in various underwriting capacities. He was most recently with Jones & Whitlock, Inc., of Chicago, where he was on the staff of London Lloyds department. He is a veteran of World War II.

## Alton, Ill., Agents Elect

Harry J. Steck was elected president of the Alton (Ill.) Assn. of Insurance agents. Other officers are W. Owen Shy, vice-president; J. A. Lewis, secretary, and Stanley E. Wilton, treasurer.



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## Set Milwaukee Rally for Wisconsin Agents

MILWAUKEE—The program for the annual convention of Wisconsin Assn. of Insurance Agents, Hotel Schroeder here Oct. 18-20, has been announced.

Committees and the board of directors will meet Monday afternoon. In the evening a dinner conference will be held for local and county board officers, chairmen and district directors. Speaker will be William Graul, local agent of Allentown, Pa., active in his local board and state association, who will discuss "Local Board Activities."

The general convention session will open Oct. 19, and "The Automobile Situation" will be discussed from the agents point of view by Barney Phelan, Versailles, Ind., and from the company viewpoint by James Cahill, secretary of the National Bureau of Casualty Underwriters.

The afternoon session will open with the Home's film, "Systematic Profits." James F. White, Maryland Casualty advertising director, will speak on "A New Perspective on Advertising and Selling," after which there will be a panel discussion of "Home Owners' Policy." George A. Timm, Kenosha, chairman of the WAIA board of directors, will be moderator. Panel members will be H. L. Mauritsen, state agent, Firemen's Fund, T. L. Mulcahy, state agent, National Fire Group, and Eli Shupe, Wisconsin manager, Home. The annual banquet will be held Tuesday night.

Two panel breakfasts will open the Wednesday session, one for farm writing agents, with J. E. Cryan, America Fore Group, as chairman, and the second for metropolitan and large line agents. The general session to follow will be devoted to annual reports of officers, the state national director and the nominating committee, concluding with the election of officers. The closing luncheon will be addressed by Arthur L. May, chief clerk of the Wisconsin Assembly, Madison.

### Name Malcolm Young CPCU President at Annual Meet

(CONTINUED FROM PAGE 1)  
ship is in attendance, questions for discussions were accepted in writing only, permitting answers by speakers who have studied the subject, and the combining of similar questions as a time-saving device. One morning of the meeting was devoted to three smaller concurrent sessions in which there were lively discussions from the floor.

The seminar committee attempted to avoid subjects where a controversy might be based on emotional differences or where adequate information had already been presented and the insurance industry has made up its individual or collective minds on the basis of adequate information. Some controversial subjects were included where the discussion served to bring out additional facts and help resolve controversies on the basis of newly developed facts.

Seminars and their chairmen for the first day were: "Multiple Line Development Since 1952", Howard L. Martin, dean of school of insurance, Golden Gate College, San Francisco; "Catastrophic Risks," John P. Scanlon, vice-president, Kirkpatrick-Sursa, Muncie, Ind.

Also, "Workmen's Compensation, Private Enterprise and State Fund Operations", with Edward E. Evans, as moderator; "Special Study for a Com-

prehensive Business Interruption Policy", John B. Walker, assistant manager America Fore, moderator. "Accident & Health—Current Facilities and Improvements Needed", was moderated by A. Leonard Milstead, Jr., liability and fire department manager, Equity Mutual.

Seminar participants were given in the Sept. 2 issue.

Presiding at the All-Industry Luncheon and national conferment, the high point of the annual meeting, was Robert M. Babbitt, Jr., vice-president of Joyce & Co., Chicago chapter presi-



Malcolm G. Young, right, and Deane W. Merrill share smiles as new and retiring presidents, respectively, of Society of CPCU.

dent. Dr. Harry J. Loman, dean of American Institute conferred the designations. The speaker was Neville Pilling, U. S. manager of Zurich, whose talk is reported elsewhere in this issue.

Scheduled for the final day is a seminar on "Theory and Practices of Making Insurance Rates", with Donald W. Ross, assistant secretary of Phoenix of Hartford, as moderator and a seminar with Mr. Rodda moderating on the Saskatchewan automobile accident compensation plan, which will be developed by Alice M. Chellberg, assistant secretary of American Mutual Alliance, Chicago, secretary of Chicago CPCU chapter.

There is also a luncheon to be presided over by Albert M. Devroye, assistant secretary of Millers National and Illinois Fire, Chicago chapter vice-president. There was a cocktail hour and buffet dinner dance on Wednesday with Mr. Merrill presiding and a final cocktail hour and dinner dance is scheduled for Friday to wind up the meeting. The publicity chairman, who also assisted in general arrangements for the convention, was F. A. Hohenadel, Jr., midwestern supervisor, Chicago, American Foreign Insurance Association.

### OK 5% Commission on WC Assigned Risks in Tenn.

Tennessee has approved a 5% commission on assigned risk workmen's compensation policies. Russell H. Miles of Kingsport, chairman of the casualty committee of Tennessee Assn. of Insurance Agents, and Commissioner Northington worked together to form the plan. The commission is not limited to the first \$1,000 of premium, as originally proposed, but applies to the entire premium on the risk.

### Edgar Burns in New Post

Edgar J. Burns has gone with Allied Agency of Chicago effective Oct. 1. He will have direct charge of fire and marine production and underwriting. Mr. Burns started in insurance more than 25 years ago with old National Liberty in its western department before that company became part of the Home group. His most recent post was production and service man in the Chicago loop for Fireman's Fund which he had also previously served as western department brokerage superintendent.

## Late News Bulletins . . .

(CONTINUED FROM PAGE 1)

on a primary basis and another where a blanket bond is written on an excess basis. In either case the applicable rider is available at the option of the assured without additional charge. Surety Assn. of America on the same date made available discovery blanket bond protection in all states and territories. It also announced a new standard form of blanket bond for savings banks in their real estate and mortgage operations, the bankers servicing contractors blanket bond.

### Albiez Eastern Blue Goose Deputy MLGG

George P. Albiez, manager and state agent of Pearl-American in New Jersey, Newark, has been appointed deputy most loyal grand gander at large for the eastern territory of Blue Goose. He is former MLGG of the New York City pond and deputy MLGG for New York and New Jersey. He was MLGG of the Garden State Pond, organized in 1953, which now has more than 250 members.

### GAB Promotes Strehler in New York

A. E. Strehler, manager of the fire division of General Adjustment Bureau's eastern department since 1953, has been appointed executive assistant in that department at New York City. He is succeeded by Andrew W. Patten, manager at Philadelphia since 1951. Mr. Strehler joined the bureau in 1924 as an adjuster and served at Albany and Syracuse before becoming manager at Binghamton in 1935. He later headed the Utica and Albany branches and was named general adjuster in 1950. Mr. Patten, with the bureau since 1937, served at Scranton and Boston before going to Atlantic City as manager in 1949.

### Fire Assn. Names Miller, Hallman in Ohio

Charles Miller, III, formerly state agent of Fire Association in southwest Ohio, has been named marine state agent for the entire state. He has had experience in the marine department at the head office at Philadelphia and as a marine specialist in Maryland. He will be under the direction of Regional Manager George L. Coates at 1506 Williamson building, Cleveland.

Paul E. Hallman, acting manager at Baltimore, succeeds Mr. Miller in the southwest Ohio field. His office will be at 2710 Carew Tower, Cincinnati. He previously had been special agent in Maryland.

### Joins A&H Bureau to Do PR Work

Bureau of A&H Underwriters has recently appointed Scott Cunningham to its staff to do public relations work. He has had long experience in that field and related activities. He has served as a member of the staff of the Motor & Equipment Assn. of Chicago and has been with several major advertising agencies, including Benton & Bowles. He also has been publicity director of McCall Corp. and has had considerable experience as a radio and TV producer.

### Royal-Liverpool Decentralizing Step

Royal-Liverpool group will transfer the underwriting and servicing of fire, inland marine, and automobile physical damage business from its New York City office to regional headquarters in Syracuse. The new procedure begins on Oct. 1 and affects only New York state agents of the group, excluding agents in the New York City metropolitan and suburban area.

The New York fire underwriting staff has been transferred to handle the increased load. They will work under the direction of Kenneth H. Erksine, regional manager and Joseph V. O'Connor, associate regional manager.

### Hartford Slates Junior

#### Five Marshal Campaign

Approximately 3,000,000 boys and girls will be taking part in Hartford Fire's junior fire marshal campaign during Fire Prevention Week, Oct. 3-9.

The campaign is run in cooperation with schools to develop fire prevention attitudes among children. Certificates are awarded to children who fill out home fire inspection reports, and school achievement banners are awarded by local Hartford agents to schools having 100% home reports returns.

Realistic fire helmets are already being distributed among children in hundreds of communities by Hartford agents, Boy Scouts, Jaycees, the Legion, and other civic-minded organizations.

A specifically-prepared campaign national ad will appear this month in *Life*, *Saturday Evening Post*, *Newsweek*, *Time*, *Town Journal*, *Farm Journal*, and *The National Geographic Magazine*.

### Farmers Home Mutual Has No General Agent in Cal.

In the National Underwriter Co.'s 1954 California handbook, under the companies list, Ferris & Dunn, Inc., Los Angeles, was given as the general agent representing Farmers Home Mutual. The company has no general

agent in California, all business there being transacted directly through the home office.

### Ala. Assn. Appoints H. L. Kennedy Manager

Hayes L. Kennedy has been appointed secretary-manager of Alabama Assn. of Insurance Agents. He is a graduate of the University of Florida with a master's degree in business administration and he is a veteran of the Korean war. He has been active in Boy Scout work. His office is 1520 Brown-Marx building, Birmingham.

### Safety & Claims Service Nearing 20-Year Mark

Safety & Claims Service, Inc. of Chicago, compensation claims adjusters, is celebrating its 20th anniversary Oct. 25. Principals in the firm are William S. Haines, president; Edward H. Katzman, vice-president in charge of safety; and Ralph J. Westhoff, vice-president and secretary.



H. L. Kennedy

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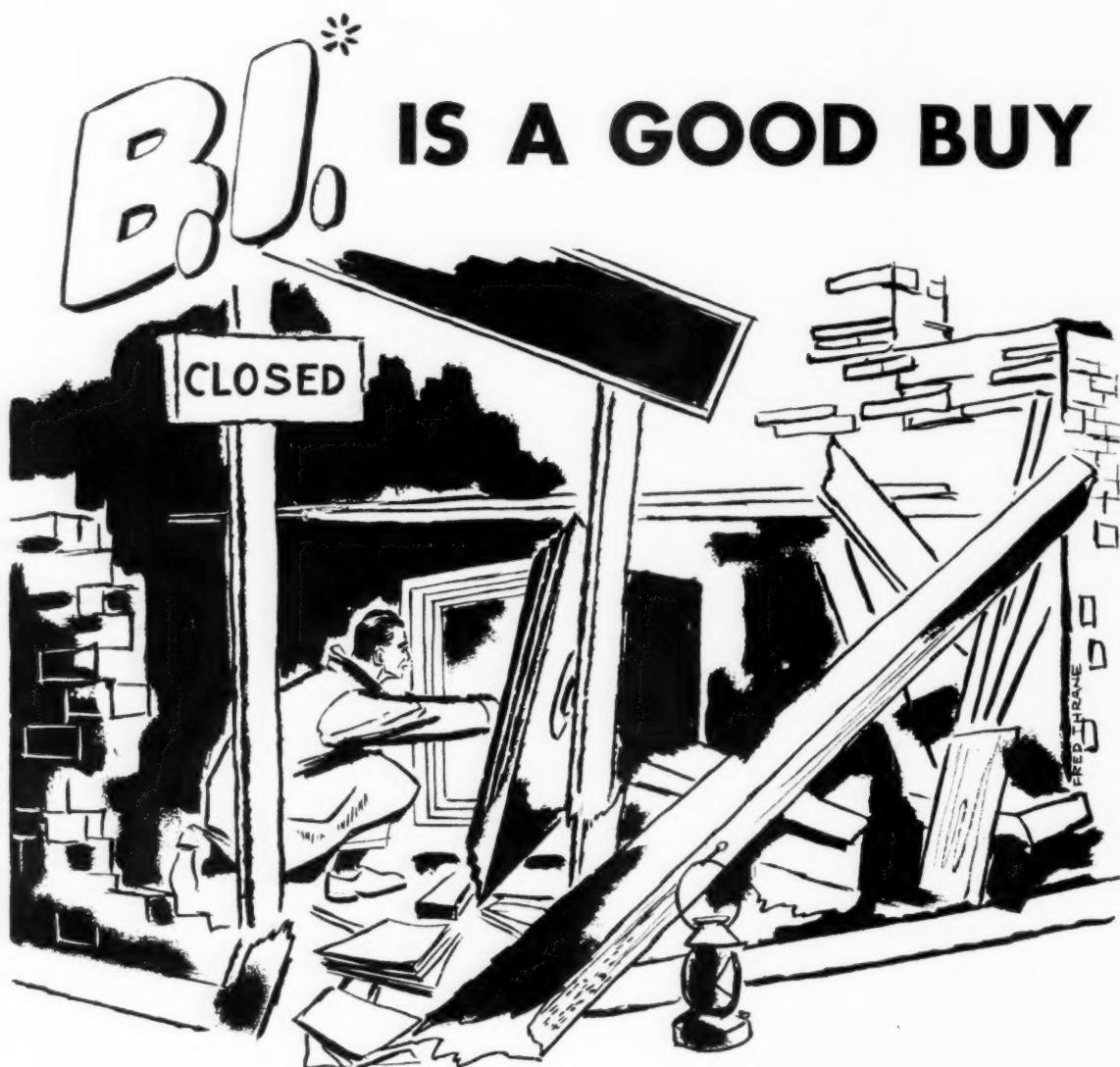
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